

<i>SERFF Tracking Number:</i>	<i>UHLC-127390123</i>	<i>State:</i>	<i>California</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>PF-2011-01701</i>
<i>Company Tracking Number:</i>	<i>UHG CA INS 201202</i>		
<i>TOI:</i>	<i>H16G Group Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16G.003A Small Group Only - PPO</i>
<i>Product Name:</i>	<i>UHG CA INS 201202 - 20110830</i>		
<i>Project Name/Number:</i>	<i>UHG CA INS 201202/UHG CA INS 201202</i>		

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: UHG CA INS 201202 - 20110830 SERFF Tr Num: UHLC-127390123 State: California

TOI: H16G Group Health - Major Medical SERFF Status: Assigned State Tr Num: PF-2011-01701

Sub-TOI: H16G.003A Small Group Only - PPO Co Tr Num: UHG CA INS 201202 State Status:

Filing Type: Rate Reviewer(s): Angela Jang, Bruce Hinze, Sai-on Sam, Ali Zaker-Shahrak, Wayne Thomas, Karl Whitmarsh, Shelly Huang

Authors: Laura Young, Gerald Disposition Date:

Lalande, Christopher Wada, Judy D'Ambrosio, Candy Robles, Wilson Wang

Date Submitted: 08/31/2011 Disposition Status:

Implementation Date Requested: 02/01/2012 Implementation Date:

General Information

Project Name: UHG CA INS 201202

Project Number: UHG CA INS 201202

Requested Filing Mode: File & Use

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Employer

Filing Status Changed: 08/31/2011

State Status Changed:

Created By: Christopher Wada

Corresponding Filing Tracking Number:

PPACA: Non-Grandfathered Immed Mkt Reforms

PPACA Notes: null

Filing Description:

Enclosed are the documents for United Healthcare Insurance Company Small Group rate filing for our PPO, HSA, HRA, and Indemnity Products.

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Small

Overall Rate Impact: 11.9%

Deemer Date:

Submitted By: Christopher Wada

<i>SERFF Tracking Number:</i>	<i>UHLC-127390123</i>	<i>State:</i>	<i>California</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>PF-2011-01701</i>
<i>Company Tracking Number:</i>	<i>UHG CA INS 201202</i>		
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<i>Product Name:</i>	<i>UHG CA INS 201202 - 20110830</i>		
<i>Project Name/Number:</i>	<i>UHG CA INS 201202/UHG CA INS 201202</i>		

The changes requested in this filing effective 2/1/2012 include:

1. Base rate increase of 3.0%
2. Realignment of counties in our nine rating areas
3. Adjustments to our area factor in Area 4.

The cumulative impact of all changes is expected to be 2.7% (Quarterly) or 11.9% (Annually).

If you have any questions regarding this filing, please contact me at 714-226-4803 or Christopher.Wada@uhc.com.

Company and Contact

Filing Contact Information

Gerald Lalande, Director, Pacific Region Pricing
 10700 Valley View St.
 CA108-0230
 Cypress, CA 90630

714-226-2481 [Phone]

714-226-2805 [FAX]

Filing Company Information

UnitedHealthcare Insurance Company
 185 Asylum Street
 Hartford, CT 06103
 (860) 702-5000 ext. [Phone]

CoCode: 79413

Group Code: 707

Group Name:

FEIN Number: 36-2739571

State of Domicile: Connecticut

Company Type: Life and Health

State ID Number:

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$0.00		

SERFF Tracking Number:	UHLC-127390123	State:	California
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Product Name:	UHG CA INS 201202 - 20110830		
Project Name/Number:	UHG CA INS 201202/UHG CA INS 201202		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	14.300%
Effective Date of Last Rate Revision:	11/01/2011
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):	
UnitedHealthcare Insurance Company	Increase	11.900%	11.900%	\$24,265,486	6,291	\$203,911,650	14.800%	0.200%	
	Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
	Covered Lives:		47,336						
	Policy Holders:		6,291						

SERFF Tracking Number:	UHLC-127390123	State:	California
Filing Company:	UnitedHealthcare Insurance Company	State Tracking Number:	PF-2011-01701
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TOI:	H16G Group Health - Major Medical	Sub-TOI:	H16G.003A Small Group Only - PPO
Product Name:	UHG CA INS 201202 - 20110830		
Project Name/Number:	UHG CA INS 201202/UHG CA INS 201202		

Rate Review Details

COMPANY:

Company Name:	UnitedHealthcare Insurance Company
HHS Issuer Id:	95677
Product Names:	Choice Plus, Choice Plus Value, Definity HRA, Definity HSA, Non-Differential PPO
Trend Factors:	The annual pricing trend is 12.6%.

FORMS:

New Policy Forms:	
Affected Forms:	
Other Affected Forms:	POL.I.07.CA, et al.

REQUESTED RATE CHANGE

INFORMATION:

Change Period:	Annual
Member Months:	595,008
Benefit Change:	None
Percent Change Requested:	Min: 0.2 Max: 14.8 Avg: 11.9

PRIOR RATE:

Total Earned Premium:	203,911,650.00
Total Incurred Claims:	177,524,688.00
Annual \$:	Min: 343.39 Max: 393.42 Avg: 383.49

REQUESTED RATE:

Projected Earned Premium:	288,080,122.00
Projected Incurred Claims:	224,129,966.00
Annual \$:	Min: 433.54 Max: 496.71 Avg: 484.16

SERFF Tracking Number: UHLC-127390123 State: California
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TOI: H16G Group Health - Major Medical Sub-TOI: H16G.003A Small Group Only - PPO
Product Name: UHG CA INS 201202 - 20110830
Project Name/Number: UHG CA INS 201202/UHG CA INS 201202

Supporting Document Schedules

Item Status: **Status**
Date:

Satisfied - Item: Filing Cover Sheet

Comments:

Please see the attached file.

Attachment:

UHC_CASB_eff_20120201_sub_20110831_Ins_Filing Cover Sheet.pdf

Item Status: **Status**
Date:

Satisfied - Item: Document Submission Formset

Comments:

Please see the attached file.

Attachment:

UHC_CASB_eff_20120201_sub_20110831_Ins_Submission Formset.pdf

Item Status: **Status**
Date:

Satisfied - Item: Rating Plans

Comments:

Please see the attached file.

Attachment:

UHC_CASB_eff_20120201_sub_20110831_Ins_Filing.pdf

Item Status: **Status**
Date:

Bypassed - Item: Third Party Authorization

Bypass Reason: UnitedHealthcare Insurance Company submits its own filing.

Comments:

Item Status: **Status**
Date:

SERFF Tracking Number: UHLC-127390123 State: California
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: PF-2011-01701
Company Tracking Number: UHG CA INS 201202
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.003A Small Group Only - PPO
Product Name: UHG CA INS 201202 - 20110830
Project Name/Number: UHG CA INS 201202/UHG CA INS 201202
Satisfied - Item: Required Information from
Insurance Code 10181.7

Comments:

Please see the attached file.

Attachment:

UHC_CASB_eff_20120201_sub_20110831_Ins_California Plain Language.pdf

Item Status:

Status

Date:

Satisfied - Item: Certification from Independent
Actuary

Comments:

Please see the attached file.

Attachment:

UHC_CASB_eff_20120201_sub_20110831_Ins_Milliman Act Opinion.pdf

Item Status:

Status

Date:

Satisfied - Item: Required Information from
Insurance Code 10181.3

Comments:

Please see the attached file.

Attachment:

UHC_CASB_eff_20120201_sub_20110831_Ins_CA Rate Filing Form.pdf

Item Status:

Status

Date:

Satisfied - Item: Certification of Compliance

Comments:

Please see the attached file.

Attachment:

UHC_CASB_eff_20120201_sub_20110831_Ins_Certification of Compliance.pdf

Item Status:

Status

Date:

SERFF Tracking Number: UHLC-127390123 State: California
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: PF-2011-01701
Company Tracking Number: UHG CA INS 201202
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.003A Small Group Only - PPO
Product Name: UHG CA INS 201202 - 20110830
Project Name/Number: UHG CA INS 201202/UHG CA INS 201202

Satisfied - Item: Wrapping Justification

Comments:

This was originally provided in the August 2011 filing. Please refer to the attached file.

Attachment:

UHC_CASB_eff_20120201_sub_20110831_Ins_Wrapping Justification.pdf

Item Status:

Status

Date:

Satisfied - Item: Additional Company Information

Comments:

The attached files contains the additional documents that were requested of previous filing submissions.

Attachments:

UHC_CASB_eff_20120201_sub_20110831_Ins_Supporting Exhibits.pdf

CA Plain Language Exhibit - UHC 02-01-2012.xls

CA RATE FILING SPREADSHEET - UHC.xls

Annual Rate - UHC.xls

CALIFORNIA DEPARTMENT OF INSURANCE

Reset Form

FILING COVER SHEET for FORMS FILINGS with the POLICY APPROVAL BUREAU

(Suggested for use as the cover letter required by Title 10, California Code of Regulations §2205.)

TO: State of California Department of Insurance Policy Approval Bureau 45 Fremont Street San Francisco, CA 94105	FROM: (Official Insurer Name): UnitedHealthcare Insurance Company Submitter and Complete Mailing Address: Christopher Wada, ASA, MAAA 5701 Katella Avenue Mail Stop CA120-0288 Cypress, CA 90630 Submission Date: 8/31/11
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1. IDENTIFYING FORM NUMBER(S): Small Group PPO Product Certification of Compliance Risk Rate Filings (Rev. 2/12)
 [The form number(s) of one or more of the documents submitted by which the filing can be identified. §2205(a)]

2. DOCUMENT CLASS [The subdivision of 10 CCR §2202(a) which best describes the forms submitted. (§2205(b))]

Generic Description and Definition Citation	<u>Check Below</u>		Generic Description and Definition Citation	<u>Check Below</u>
Health Insurance [Hospital, medical, surgical insurance, expense-incurred or indemnity. §2202(a)(1)]	<input checked="" type="checkbox"/>		Credit Life and Disability [§2202(a)(6)]	
Group and Blanket Life and Non-health Disability [(§2202(a)(2))]			Supplemental Life Benefits [§2202(a)(7)]	
Individual Disability, Non-health [§2202(a)(3)]			Variable Life and Annuities [§2202(a)(8)]	
Medicare Supplement [§2202(a)(4)]			Fraternalism [Non-health Disability. §2202(a)(9)]	
Long-Term Care [§2202(a)(5)]			Unclassified [§2202(a)(11)]	

* Describe briefly (documents other than those described above may have to be filed with other Department Bureaus; see §2206):

3. GROUP AND/OR INDIVIDUAL [Are the forms group, individual or used in both contexts? §2205(b)]

Group Only:	<input checked="" type="checkbox"/>	Individual Only:	<input type="checkbox"/>	Group and Individual:	<input type="checkbox"/>
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4. EMPLOYER SIZE (Employer Health Insurance Only) [Where the forms submitted provide health coverage through employment, the minimum and the maximum sizes of the employers in terms of number of employees §2205(c)]

2 to 50 Employees:	<input checked="" type="checkbox"/>	Over 50 Employees:	<input type="checkbox"/>	All Employers:	<input type="checkbox"/>
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5. REPLACES PREVIOUSLY-APPROVED DOCUMENT(S)? [Do any documents replace previously-approved documents. §2205(d)]

N/A

6. FINAL PRINT FORM? [List those documents NOT in the final printed form in which they will be issued to insureds §2205(e)]

Document(s)	Document(s)

7. TYPE OF DOCUMENT WITH WHICH IT WILL BE USED [For each document (such as a rider) which is designed to be used with another document not included in the filing, a statement of the document class with which it is to be used. §2205(f)]

Document Form Number	Document Class (from Item 2. above)
Standard Employee Risk Rates (Rev. 2/12) POL.I.07.CA	Small Group Health Insurance

8. Master Policy Form Number and Approval Date: POL.I.07.CA et al, approved August 28, 2007

[Where a certificate is submitted for use with a previously approved "group" document, the form number and the filing or approval date of the previously approved group document. §2205(g)]

9. IF ABOVE INFORMATION CANNOT BE FURNISHED, EXPLAIN WHY. [If the submitter is unable to furnish the information requested above, explain why. §2205(h)]

N/A

10. REMARKS AND ADDITIONAL INFORMATION (Attach additional sheets if necessary):

SUBMITTER'S SIGNATURE AND TITLE:

Christopher Wada

Christopher Wada, ASA, MAAA

Actuarial Pricing Consultant

CALIFORNIA DOCUMENT SUBMISSION FORMSET

[Reset Form](#)

California Insurer Number: 2140-2 (NOT NAIC Number)		FOR DEPARTMENT USE ONLY		
Official Insurer Name: UnitedHealthcare Insurance Company		Our File #	Fee Code:	
Submitter and Complete Mailing Address: Christopher Wada, ASA, MAAA 5701 Katella Avenue Mail Stop CA120-0288 Cypress, CA 90630		Reviewer:		
Submission Date: 8/31/11		Dept Action Date:		
Document Form Number	Doc Type ("Policy," etc)	Document Coverage	Department Action	Fee
1 Small Group Risk Rates (Rev. 2/12)	Rates			
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				

INSTRUCTIONS: Complete the part of the form to the left of the double vertical line. Enter one document to a numbered line. Use additional formsets if necessary. Be accurate - the copy of this form that we return to you will be your only record of our action on your submission.

THIS IS NOT A BILL - DO NOT PAY. YOU WILL RECEIVE A SEPARATE FILING FEE INVOICE SHORTLY; REMIT FEES ONLY WITH THAT INVOICE.

Total \$

Cont'd on __ pages

DSF 1.35

#514705v1

ATTACHMENT "A"
UNITED HEALTHCARE INSURANCE COMPANY
SMALL EMPLOYER GROUP PRODUCT
RISK CATEGORY REGARDING GEOGRAPHIC REGIONS

Current Geographic Areas November 2011		Proposed Changes	Proposed Geographic Areas February 2012	
Area [d]	Counties [e]	[c]	Area [d]	Counties [e]
1	Los Angeles County 1 Zip Codes*		1	Los Angeles County 1 Zip Codes*
2	ORANGE		2	ORANGE
3	IMPERIAL San Diego County 1 Zip Codes* SANTA BARBARA SANTA CLARA VENTURA		3	IMPERIAL San Diego County 1 Zip Codes* SAN LUIS OBISPO SANTA BARBARA SANTA CLARA VENTURA
4	RIVERSIDE SAN BERNARDINO SAN LUIS OBISPO	MOVED TO AREA 3	4	RIVERSIDE SAN BERNARDINO
5	FRESNO KERN KINGS MADERA TULARE		5	FRESNO KERN KINGS MADERA TULARE
6	CONTRA COSTA EL DORADO MERCED PLACER SACRAMENTO SAN JOAQUIN STANISLAUS		6	CONTRA COSTA EL DORADO MERCED PLACER SACRAMENTO SAN JOAQUIN STANISLAUS
7	ALPINE AMADOR BUTTE CALAVERAS COLUSA DEL NORTE GLENN HUMBOLDT INYO LAKE LASSEN MARIPOSA MENDOCINO MODOC MONO MONTEREY PLUMAS SAN BENITO SHASTA SIERRA SISKIYOU SOLANO SUTTER TEHAMA TRINITY TUOLUMNE YUBA		7	ALPINE AMADOR BUTTE CALAVERAS COLUSA DEL NORTE GLENN HUMBOLDT INYO LAKE LASSEN MARIPOSA MENDOCINO MODOC MONO MONTEREY PLUMAS SAN BENITO SHASTA SIERRA SISKIYOU SOLANO SUTTER TEHAMA TRINITY TUOLUMNE YUBA
8	ALAMEDA MARIN NAPA NEVADA San Diego County 2 Zip Codes* SAN FRANCISCO SAN MATEO SANTA CRUZ SONOMA YOLO		8	ALAMEDA MARIN NAPA NEVADA San Diego County 2 Zip Codes* SAN FRANCISCO SAN MATEO SANTA CRUZ SONOMA YOLO
9	Los Angeles County 2 Zip Codes*		9	Los Angeles County 2 Zip Codes*

Los Angeles County 1 - Los Angeles County Employers in ZIP codes beginning with:
900-905
913
914
916
All Other LA County Zip Codes (Except Zip Codes in LA County 2)
Los Angeles County 2 - Los Angeles County Employers in ZIP codes beginning with:
906-912
915
917
918
935

San Diego County 1 - San Diego County Employers in ZIP codes beginning with:
921
San Diego County 2 - San Diego County Employers in ZIP codes beginning with:
919
920

GROUP NAME: United Healthcare Insurance Company
EFFECTIVE DATE: 2/1/2012
AREA 1 LOS ANGELES COUNTY 1 ZIP CODES
RAF STANDARD

	Age Category	Choice Plus												Choice Plus Value				Definity HSA								Non-Differential PPO	Definity HRA	
		J3-A	J3-D	J3-F	J3-K	J3-C	J3-I	6Z-A	J3-J	6Z-B	6Z-C	6Z-D	6Z-E	6Z-G	6Z-H	6Z-F	6Z-I	J3-I	J3-N	6Z-J	J3-Z	J3-O	6Z-K	J3-L	J3-M	6H-H	J3-V	J3-W
		20/250/90%	30/250/80 %	30/500/80 %	40/500/70 %	30/1000/80 %	40/1000/70 %	40/1000/50 %	40/1500/70 %	40/2000/70 %	30/3000/70 %	40/4000/60 %	50/5000/50 %	40/1000/70 %	40/1500/70 %	40/2000/50 %	40/5000/70 %	1500/80%	2000/100%	2000/90%	2000/80%	3000/100%	3000/90%	3000/80%	4000/80%	2000/80%	2000/70%	3000/70%
EMPLOYEE ONLY	0 to 29	\$504.61	\$457.58	\$394.61	\$353.91	\$342.66	\$318.26	\$295.54	\$308.83	\$278.16	\$279.46	\$258.92	\$240.39	\$270.50	\$256.27	\$223.79	\$204.37	\$289.45	\$332.35	\$292.57	\$264.69	\$289.54	\$256.56	\$233.65	\$218.54	\$861.33	\$298.52	\$277.05
	30 to 39	\$624.51	\$566.31	\$488.38	\$438.01	\$424.09	\$393.89	\$365.77	\$382.22	\$344.26	\$345.87	\$320.45	\$297.51	\$334.78	\$317.17	\$276.97	\$252.94	\$358.23	\$411.32	\$362.09	\$327.58	\$358.35	\$317.52	\$289.17	\$270.47	\$1,066.00	\$369.45	\$342.88
	40 to 49	\$838.63	\$760.47	\$655.83	\$588.18	\$569.49	\$528.94	\$491.17	\$513.26	\$462.29	\$464.45	\$430.32	\$399.51	\$449.56	\$425.91	\$371.93	\$339.66	\$481.06	\$552.34	\$486.24	\$439.90	\$481.21	\$426.38	\$388.31	\$363.20	\$1,431.49	\$496.12	\$460.44
	50 to 54	\$1,161.95	\$1,053.66	\$908.67	\$814.94	\$789.04	\$732.86	\$680.54	\$711.14	\$640.52	\$643.52	\$596.22	\$553.54	\$622.87	\$590.12	\$515.33	\$470.61	\$666.52	\$765.29	\$673.70	\$609.49	\$666.73	\$590.77	\$538.02	\$503.23	\$1,983.38	\$687.39	\$637.95
EMPLOYEE & SPOUSE	55 to 59	\$1,437.45	\$1,303.48	\$1,124.11	\$1,008.17	\$976.13	\$906.62	\$841.89	\$879.76	\$792.39	\$796.09	\$737.59	\$684.78	\$770.56	\$730.03	\$637.51	\$582.19	\$824.55	\$946.74	\$833.43	\$754.00	\$824.81	\$730.84	\$665.59	\$622.55	\$2,453.64	\$850.37	\$789.21
	60 to 64	\$1,875.68	\$1,700.87	\$1,466.82	\$1,315.52	\$1,273.71	\$1,183.02	\$1,098.56	\$1,147.96	\$1,033.96	\$1,038.80	\$962.45	\$893.55	\$1,005.47	\$952.60	\$831.87	\$759.68	\$1,075.93	\$1,235.37	\$1,087.52	\$983.87	\$1,076.27	\$953.65	\$868.50	\$812.34	\$3,201.67	\$1,109.62	\$1,029.81
	65 plus	\$2,208.99	\$2,003.11	\$1,727.47	\$1,549.30	\$1,500.05	\$1,393.25	\$1,293.77	\$1,351.96	\$1,217.70	\$1,223.39	\$1,133.48	\$1,052.33	\$1,184.15	\$1,121.88	\$979.69	\$894.67	\$1,267.12	\$1,454.90	\$1,280.77	\$1,158.71	\$1,267.53	\$1,123.11	\$1,022.84	\$956.70	\$3,770.61	\$1,306.80	\$1,212.81
	0 to 29	\$1,441.02	\$1,306.72	\$1,126.90	\$1,010.67	\$978.55	\$908.87	\$843.98	\$881.94	\$794.35	\$798.07	\$739.41	\$686.48	\$772.47	\$731.84	\$639.09	\$583.63	\$826.60	\$949.09	\$835.50	\$755.88	\$826.86	\$732.66	\$667.24	\$624.09	\$2,459.73	\$852.49	\$791.17
EMPLOYEE & CHILD(REN)	30 to 39	\$1,692.25	\$1,534.54	\$1,323.37	\$1,186.88	\$1,149.16	\$1,067.33	\$991.13	\$1,035.70	\$932.85	\$937.21	\$868.33	\$806.16	\$907.15	\$859.44	\$750.51	\$685.39	\$970.71	\$1,114.56	\$981.16	\$887.65	\$971.02	\$860.39	\$783.57	\$732.90	\$2,888.56	\$1,001.11	\$929.10
	40 to 49	\$1,821.44	\$1,651.68	\$1,424.40	\$1,277.48	\$1,236.88	\$1,148.81	\$1,066.78	\$1,114.76	\$1,004.06	\$1,008.75	\$934.62	\$867.70	\$976.40	\$925.04	\$807.81	\$737.71	\$1,044.82	\$1,199.64	\$1,056.07	\$955.42	\$1,045.15	\$926.07	\$843.38	\$788.84	\$3,109.08	\$1,077.53	\$1,000.03
	50 to 54	\$2,401.70	\$2,177.86	\$1,878.18	\$1,684.45	\$1,630.91	\$1,514.79	\$1,406.64	\$1,469.90	\$1,323.93	\$1,330.12	\$1,232.36	\$1,144.14	\$1,287.45	\$1,219.75	\$1,065.16	\$972.72	\$1,377.67	\$1,581.82	\$1,392.51	\$1,259.79	\$1,378.10	\$1,221.09	\$1,112.06	\$1,040.15	\$4,099.55	\$1,420.80	\$1,318.61
	55 to 59	\$2,978.39	\$2,700.81	\$2,329.16	\$2,088.92	\$2,022.53	\$1,878.52	\$1,744.40	\$1,822.85	\$1,641.83	\$1,649.50	\$1,528.28	\$1,418.86	\$1,596.59	\$1,512.62	\$1,320.92	\$1,206.29	\$1,708.47	\$1,961.64	\$1,726.87	\$1,562.29	\$1,709.01	\$1,514.30	\$1,379.10	\$1,289.92	\$5,083.93	\$1,761.96	\$1,635.24
FAMILY EMPLOYER(S)	60 to 64	\$3,713.53	\$3,367.44	\$2,904.06	\$2,604.51	\$2,521.74	\$2,342.18	\$2,174.96	\$2,272.77	\$2,047.07	\$2,056.65	\$1,905.49	\$1,769.08	\$1,990.67	\$1,885.99	\$1,646.96	\$1,504.04	\$2,130.16	\$2,445.83	\$2,153.11	\$1,947.90	\$2,130.84	\$1,888.07	\$1,719.49	\$1,608.30	\$6,338.77	\$2,196.86	\$2,038.85
	65 plus	\$5,096.74	\$4,621.72	\$3,985.74	\$3,574.65	\$3,461.02	\$3,214.60	\$2,985.08	\$3,119.33	\$2,809.56	\$2,822.69	\$2,615.25	\$2,428.01	\$2,732.15	\$2,588.47	\$2,260.41	\$2,064.25	\$2,923.59	\$3,356.84	\$2,955.09	\$2,673.45	\$2,924.53	\$2,591.32	\$2,359.96	\$2,207.36	\$8,699.81	\$3,015.14	\$2,798.28
	0 to 29	\$1,143.40	\$1,036.83	\$894.15	\$801.93	\$776.44	\$721.15	\$669.67	\$699.78	\$630.29	\$633.24	\$586.70	\$544.70	\$612.93	\$580.69	\$507.09	\$463.09	\$655.87	\$753.07	\$662.94	\$599.76	\$656.08	\$581.34	\$529.43	\$495.19	\$1,951.70	\$676.42	\$627.76
	30 to 39	\$1,253.31	\$1,136.50	\$980.11	\$879.02	\$851.08	\$790.48	\$734.05	\$767.06	\$690.88	\$694.11	\$643.10	\$597.06	\$671.85	\$636.51	\$555.84	\$507.61	\$718.92	\$825.46	\$726.67	\$657.41	\$719.15	\$637.22	\$580.32	\$542.80	\$2,139.31	\$741.43	\$688.11
FAMILY EMPLOYER(S)	40 to 49	\$1,289.71	\$1,169.51	\$1,008.58	\$904.55	\$875.80	\$813.44	\$755.36	\$789.33	\$710.94	\$714.27	\$661.78	\$614.40	\$691.36	\$655.00	\$571.98	\$522.35	\$739.81	\$849.43	\$747.77	\$676.51	\$740.04	\$655.72	\$597.17	\$558.56	\$2,201.45	\$762.97	\$708.10
	50 to 54	\$1,560.93	\$1,415.45	\$1,220.68	\$1,094.76	\$1,059.97	\$984.50	\$914.21	\$955.32	\$860.45	\$864.48	\$800.94	\$743.61	\$836.74	\$792.75	\$692.28	\$632.20	\$895.38	\$1,028.06	\$905.03	\$818.77	\$895.66	\$793.62	\$722.76	\$676.02	\$2,664.40	\$923.42	\$857.00
	55 to 59	\$1,845.70	\$1,673.68	\$1,443.37	\$1,294.50	\$1,253.36	\$1,164.11	\$1,081.00	\$1,129.62	\$1,017.44	\$1,022.19	\$947.07	\$879.27	\$989.41	\$937.37	\$818.57	\$747.54	\$1,058.73	\$1,215.63	\$1,070.14	\$968.15	\$1,059.07	\$938.41	\$854.62	\$799.36	\$3,150.50	\$1,091.89	\$1,013.35
	60 to 64	\$2,304.63	\$2,089.84	\$1,802.27	\$1,616.37	\$1,565.00	\$1,453.57	\$1,349.79	\$1,410.49	\$1,270.42	\$1,276.36	\$1,182.55	\$1,097.90	\$1,235.41	\$1,170.45	\$1,022.11	\$933.41	\$1,321.99	\$1,517.89	\$1,336.23	\$1,208.87	\$1,322.40	\$1,171.74	\$1,067.12	\$998.12	\$3,933.86	\$1,363.38	\$1,265.32
FAMILY EMPLOYER(S)	65 plus	\$2,605.82	\$2,362.96	\$2,037.80	\$1,827.62	\$1,769.53	\$1,643.54	\$1,526.19	\$1,594.83	\$1,436.45	\$1,443.17	\$1,337.10	\$1,241.38	\$1,396.88	\$1,323.42	\$1,155.69	\$1,055.39	\$1,494.75	\$1,716.26	\$1,510.85	\$1,366.87	\$1,495.23	\$1,324.87	\$1,206.59	\$1,128.57	\$4,447.98	\$1,541.56	\$1,430.68
	0 to 29	\$1,803.60	\$1,635.50	\$1,410.44	\$1,264.97	\$1,224.76	\$1,137.55	\$1,056.34	\$1,103.84	\$994.22	\$998.88	\$925.46	\$859.21	\$966.83	\$915.98	\$799.89	\$730.48	\$1,034.58	\$1,187.89	\$1,045.72	\$946.07	\$1,034.91	\$917.01	\$835.12	\$781.12	\$3,078.62	\$1,066.99	\$990.23
	30 to 39	\$2,049.17	\$1,858.18	\$1,602.48	\$1,437.20	\$1,391.52	\$1,292.43	\$1,200.17	\$1,254.14	\$1,129.59	\$1,134.87	\$1,051.47	\$976.18	\$1,098.47	\$1,040.70	\$908.80	\$829.94	\$1,175.44	\$1,349.63	\$1,188.10	\$1,074.86	\$1,175.81	\$1,041.85	\$948.83	\$887.47	\$3,497.77	\$1,212.25	\$1,125.05
	40 to 49	\$2,077.47	\$1,883.85	\$1,624.62	\$1,457.05	\$1,410.74	\$1,310.29	\$1,216.73	\$1,271.46	\$1,145.19	\$1,150.55	\$1,066.00	\$989.67	\$1,113.65	\$1,055.07	\$921.36	\$841.40	\$1,191.69	\$1,368.27	\$1,204.51	\$1,089.72	\$1,192.06	\$1,056.24	\$961.93	\$899.73	\$3,546.11	\$1,228.99	\$1,140.60
FAMILY EMPLOYER(S)	50 to 54	\$2,628.16	\$2,383.21	\$2,055.28	\$1,843.28	\$1,784.69	\$1,657.62	\$1,539.27	\$1,608.50	\$1,448.76	\$1,455.54	\$1,348.56	\$1,252.02	\$1,408.84	\$1,334.76	\$1,165.60	\$1,064.44	\$1,507.57	\$1,730.97	\$1,523.81	\$1,378.58	\$1,508.04	\$1,336.23	\$1,216.92	\$1,138.23	\$4,486.10	\$1,554.77	\$1,442.94
	55 to 59	\$3,210.11	\$2,910.94	\$2,510.37	\$2,251.44	\$2,179.89	\$2,024.67	\$1,880.12	\$1,964.67	\$1,769.57	\$1,777.83	\$1,647.18	\$1,529.25	\$1,720.81	\$1,630.31	\$1,423.69	\$1,300.14	\$1,841.39	\$2,114.26	\$1,861.23	\$1,683.84	\$1,841.98	\$1,632.12	\$1,486.39	\$1,390.28	\$5,479.47	\$1,899.05	\$1,762.46
	60 to 64	\$3,957.00	\$3,588.22	\$3,094.46	\$2,775.27	\$2,687.08	\$2,495.74	\$2,317.56	\$2,421.78	\$2,181.28	\$2,191.49	\$2,030.42	\$1,885.07	\$2,121.18	\$2,009.64	\$1,754.94	\$1,602.65	\$2,269.82	\$2,606.19	\$2,294.28	\$2,075.61	\$2,270.54	\$2,011.86	\$1,832.23	\$1,713.75	\$6,754.36	\$2,340.89	\$2,172.53
	65 plus	\$5,321.98	\$4,825.97	\$4,161.88	\$3,732.62	\$3,613.98	\$3,356.66	\$3,117.00	\$3,257.18	\$2,933.72	\$2,947.44	\$2,730.82	\$2,535.31	\$2,852.90	\$2,702.86	\$2,360.31	\$2,155.47	\$3,052.79	\$3,505.19	\$3,085.68	\$2,791.60	\$3,053.77	\$2,705.84	\$2,464.26	\$2,304.91	\$9,084.29	\$3,148.39	\$2,924.94

The premium rates above will be increased 1.7% when full Mental Health Parity benefits apply. Rates for subsequent quarters will be increased by 3%.

GROUP NAME: United Healthcare Insurance Company
EFFECTIVE DATE: 2/1/2012
AREA 2 ORANGE COUNTY
RAF STANDARD

	Age Category	Choice Plus												Choice Plus Value					Definity HSA										Non-Differential PPO	Definity HRA	
		J3-A	J3-D	J3-F	J3-K	J3-C	J3-I	6Z-A	J3-J	6Z-B	6Z-C	6Z-D	6Z-E	6Z-G	6Z-H	6Z-F	6Z-I	J3-I	J3-N	6Z-J	J3-Z	J3-O	6Z-K	J3-L	J3-M	6H-H	J3-V	J3-W			
		20/250/90%	30/250/80 %	30/500/80 %	40/500/70 %	30/1000/80 %	40/1000/70 %	40/1000/50 %	40/1500/70 %	40/2000/50 %	30/3000/70 %	40/4000/60 %	50/5000/50 %	40/1000/70 %	40/1500/70 %	40/2000/50 %	40/5000/70 %	1500/80%	2000/100%	2000/90%	2000/80%	3000/100%	3000/90%	3000/80%	4000/80%	2000/80%	2000/70%	3000/70%			
EMPLOYEE ONLY	0 to 29	\$478.43	\$433.85	\$374.14	\$335.55	\$324.89	\$301.76	\$280.21	\$292.82	\$263.74	\$264.97	\$245.50	\$227.92	\$256.46	\$242.98	\$212.18	\$193.77	\$274.44	\$315.11	\$277.39	\$250.96	\$274.53	\$243.25	\$221.52	\$207.21	\$861.33	\$283.03	\$262.68			
	30 to 39	\$592.12	\$536.94	\$463.05	\$415.28	\$402.09	\$373.47	\$346.80	\$362.40	\$326.41	\$327.93	\$303.84	\$282.07	\$317.41	\$300.72	\$262.61	\$239.81	\$339.66	\$389.99	\$343.31	\$310.59	\$339.76	\$301.05	\$274.16	\$256.45	\$1,066.00	\$350.29	\$325.10			
	40 to 49	\$795.13	\$721.04	\$621.81	\$557.67	\$539.95	\$501.51	\$465.70	\$486.65	\$438.32	\$440.37	\$408.01	\$378.78	\$426.23	\$403.82	\$352.64	\$322.03	\$456.11	\$523.70	\$461.01	\$417.08	\$456.25	\$404.27	\$368.16	\$344.37	\$1,431.49	\$470.39	\$436.56			
	50 to 54	\$1,101.68	\$999.02	\$861.54	\$772.67	\$748.11	\$694.86	\$645.24	\$674.27	\$607.31	\$610.14	\$565.31	\$524.82	\$590.56	\$559.51	\$488.60	\$446.19	\$631.96	\$725.60	\$638.75	\$577.87	\$632.15	\$560.13	\$510.10	\$477.13	\$1,983.38	\$651.74	\$604.87			
	55 to 59	\$1,362.89	\$1,235.89	\$1,065.81	\$955.86	\$925.49	\$859.62	\$798.23	\$834.14	\$751.30	\$754.81	\$699.34	\$649.25	\$730.58	\$692.17	\$604.44	\$551.98	\$781.79	\$897.64	\$790.19	\$714.89	\$782.04	\$692.94	\$631.05	\$590.26	\$2,453.64	\$806.26	\$748.28			
EMPLOYEE & SPOUSE	60 to 64	\$1,778.39	\$1,612.67	\$1,390.74	\$1,247.28	\$1,207.64	\$1,121.68	\$1,041.58	\$1,088.44	\$980.35	\$984.92	\$912.55	\$847.19	\$953.31	\$903.19	\$788.72	\$720.26	\$1,020.14	\$1,171.30	\$1,031.10	\$932.83	\$1,020.45	\$904.19	\$823.43	\$770.21	\$3,201.67	\$1,052.07	\$976.41			
	65 plus	\$2,094.42	\$1,899.25	\$1,637.87	\$1,468.92	\$1,422.25	\$1,321.01	\$1,226.67	\$1,281.86	\$1,154.56	\$1,159.94	\$1,074.71	\$997.74	\$1,122.71	\$1,063.69	\$928.87	\$848.25	\$1,201.42	\$1,379.44	\$1,214.32	\$1,098.60	\$1,201.79	\$1,064.87	\$969.76	\$907.08	\$3,770.61	\$1,239.02	\$1,149.92			
	0 to 29	\$1,366.27	\$1,238.96	\$1,068.45	\$958.24	\$927.79	\$861.75	\$800.21	\$836.21	\$753.17	\$756.68	\$701.08	\$650.87	\$732.39	\$693.89	\$605.94	\$553.35	\$783.73	\$899.87	\$792.15	\$716.67	\$783.98	\$694.66	\$632.61	\$591.73	\$2,459.73	\$808.26	\$750.14			
	30 to 39	\$1,604.48	\$1,454.96	\$1,254.73	\$1,125.30	\$1,089.55	\$1,011.99	\$939.72	\$982.00	\$884.48	\$888.60	\$823.31	\$764.34	\$860.08	\$814.87	\$711.59	\$649.82	\$920.38	\$1,056.76	\$930.27	\$841.61	\$920.66	\$815.76	\$742.90	\$694.90	\$2,888.56	\$949.18	\$880.92			
	40 to 49	\$1,726.96	\$1,566.04	\$1,350.52	\$1,211.21	\$1,172.72	\$1,089.24	\$1,011.46	\$1,056.96	\$952.00	\$956.44	\$886.16	\$822.68	\$925.74	\$877.07	\$765.91	\$699.42	\$990.63	\$1,137.43	\$1,001.28	\$905.86	\$990.94	\$878.04	\$799.62	\$747.94	\$3,109.08	\$1,021.64	\$948.17			
EMPLOYEE & CHILD(REN)	50 to 54	\$2,277.13	\$2,064.93	\$1,780.76	\$1,597.07	\$1,546.31	\$1,436.25	\$1,333.68	\$1,393.68	\$1,255.28	\$1,261.13	\$1,168.47	\$1,084.78	\$1,220.66	\$1,156.48	\$1,009.91	\$922.25	\$1,306.23	\$1,499.78	\$1,320.26	\$1,194.44	\$1,306.63	\$1,157.76	\$1,054.35	\$986.21	\$4,099.55	\$1,347.11	\$1,250.23			
	55 to 59	\$2,823.91	\$2,560.76	\$2,208.35	\$1,980.54	\$1,917.62	\$1,781.12	\$1,653.93	\$1,728.33	\$1,556.69	\$1,563.96	\$1,449.03	\$1,345.25	\$1,513.76	\$1,434.18	\$1,252.40	\$1,143.70	\$1,619.87	\$1,859.91	\$1,637.27	\$1,481.25	\$1,620.38	\$1,435.77	\$1,307.53	\$1,223.02	\$5,083.93	\$1,670.57	\$1,550.43			
	60 to 64	\$3,520.92	\$3,192.82	\$2,753.43	\$2,469.40	\$2,390.93	\$2,220.74	\$2,062.16	\$2,154.93	\$1,940.93	\$1,949.98	\$1,806.69	\$1,677.29	\$1,887.39	\$1,788.17	\$1,561.53	\$1,425.99	\$2,019.70	\$2,318.98	\$2,041.40	\$1,846.85	\$2,020.32	\$1,790.14	\$1,630.25	\$1,524.89	\$6,338.77	\$2,082.92	\$1,933.13			
	65 plus	\$4,832.39	\$4,382.08	\$3,779.01	\$3,389.19	\$3,281.51	\$3,047.92	\$2,830.26	\$2,957.59	\$2,663.88	\$2,676.30	\$2,479.64	\$2,302.05	\$2,590.40	\$2,454.22	\$2,143.16	\$1,957.14	\$2,772.00	\$3,182.74	\$2,801.77	\$2,534.77	\$2,772.85	\$2,456.94	\$2,237.49	\$2,092.88	\$8,699.81	\$2,858.76	\$2,653.17			
FAMILY EMPLOYE(S) & CHILD(REN)	0 to 29	\$1,084.09	\$983.07	\$847.77	\$760.33	\$736.17	\$683.76	\$634.93	\$663.50	\$597.61	\$600.40	\$556.28	\$516.44	\$581.12	\$550.57	\$480.79	\$439.06	\$621.86	\$714.01	\$628.54	\$568.65	\$622.06	\$551.18	\$501.95	\$469.52	\$1,951.70	\$641.33	\$595.21			
	30 to 39	\$1,188.30	\$1,077.57	\$929.28	\$833.41	\$806.94	\$749.50	\$695.98	\$727.28	\$655.06	\$658.11	\$609.76	\$566.08	\$636.99	\$603.50	\$527.02	\$481.27	\$681.65	\$782.65	\$688.97	\$623.31	\$681.85	\$604.17	\$550.20	\$514.65	\$2,139.31	\$702.98	\$652.43			
	40 to 49	\$1,222.81	\$1,108.87	\$956.26	\$857.62	\$830.37	\$771.26	\$716.19	\$748.41	\$674.08	\$677.23	\$627.47	\$582.52	\$655.49	\$621.03	\$542.32	\$495.24	\$701.44	\$805.38	\$708.98	\$641.41	\$701.66	\$621.72	\$566.18	\$529.60	\$2,201.45	\$723.40	\$671.37			
	50 to 54	\$1,479.96	\$1,342.05	\$1,157.36	\$1,037.98	\$1,004.99	\$933.45	\$866.79	\$905.79	\$815.84	\$819.64	\$759.42	\$705.02	\$793.34	\$751.63	\$656.37	\$599.40	\$848.95	\$974.75	\$858.07	\$776.29	\$849.21	\$752.46	\$685.25	\$640.96	\$2,664.40	\$875.52	\$812.56			
	55 to 59	\$1,749.97	\$1,586.90	\$1,368.51	\$1,227.34	\$1,188.34	\$1,103.76	\$1,024.94	\$1,071.05	\$964.68	\$969.18	\$897.96	\$833.65	\$938.07	\$888.75	\$776.11	\$708.75	\$1,003.83	\$1,152.58	\$1,014.61	\$917.93	\$1,004.15	\$889.74	\$810.27	\$757.90	\$3,150.50	\$1,035.25	\$960.80			
FAMILY EMPLOYE(S) & CHILD(REN)	60 to 64	\$2,185.09	\$1,981.47	\$1,708.79	\$1,532.52	\$1,483.82	\$1,378.20	\$1,279.78	\$1,337.36	\$1,204.55	\$1,210.16	\$1,121.24	\$1,040.93	\$1,171.32	\$1,109.74	\$969.09	\$884.98	\$1,253.44	\$1,439.17	\$1,266.90	\$1,146.16	\$1,253.82	\$1,110.97	\$1,011.74	\$946.35	\$3,933.86	\$1,292.67	\$1,199.71			
	65 plus	\$2,470.67	\$2,240.44	\$1,932.11	\$1,732.80	\$1,677.75	\$1,558.32	\$1,447.04	\$1,512.14	\$1,361.97	\$1,368.32	\$1,267.78	\$1,176.98	\$1,324.40	\$1,254.78	\$1,095.74	\$1,000.63	\$1,417.25	\$1,627.25	\$1,432.47	\$1,295.96	\$1,417.68	\$1,256.17	\$1,143.97	\$1,070.03	\$4,447.98	\$1,461.60	\$1,356.50			
	0 to 29	\$1,710.04	\$1,550.70	\$1,337.28	\$1,199.35	\$1,161.23	\$1,078.57	\$1,001.55	\$1,046.61	\$942.67	\$947.07	\$877.48	\$814.63	\$916.67	\$868.48	\$758.40	\$692.58	\$980.93	\$1,126.29	\$991.46	\$896.99	\$981.24	\$869.44	\$791.78	\$740.62	\$3,078.62	\$1,011.63	\$938.88			
	30 to 39	\$1,942.87	\$1,761.82	\$1,519.36	\$1,362.63	\$1,319.34	\$1,225.42	\$1,137.91	\$1,189.11	\$1,071.02	\$1,076.01	\$996.95	\$925.54	\$1,041.47	\$986.73	\$861.67	\$786.87	\$1,114.49	\$1,279.63	\$1,126.47	\$1,019.11	\$1,114.83	\$987.81	\$899.58	\$841.45	\$3,497.77	\$1,149.37	\$1,066.71			
	40 to 49	\$1,969.71	\$1,786.17	\$1,540.35	\$1,381.46	\$1,337.56	\$1,242.35	\$1,153.64	\$1,205.53	\$1,085.82	\$1,090.88	\$1,010.73	\$938.32	\$1,055.87	\$1,000.36	\$873.57	\$797.73	\$1,129.88	\$1,297.31	\$1,142.03	\$1,033.19	\$1,130.23	\$1,001.46	\$912.02	\$853.08	\$3,546.11	\$1,165.25	\$1,081.45			
FAMILY EMPLOYE(S) & CHILD(REN)	50 to 54	\$2,491.84	\$2,259.63	\$1,948.67	\$1,747.66	\$1,692.12	\$1,571.67	\$1,459.43	\$1,525.09	\$1,373.64	\$1,380.04	\$1,278.65	\$1,187.06	\$1,335.76	\$1,265.53	\$1,105.14	\$1,009.21	\$1,429.39	\$1,641.20	\$1,444.75	\$1,307.06	\$1,429.83	\$1,266.93	\$1,153.77	\$1,079.20	\$4,846.10	\$1,474.13	\$1,368.11			
	55 to 59	\$3,043.62	\$2,759.99	\$2,380.16	\$2,134.63	\$2,066.81	\$1,919.69	\$1,782.61	\$1,862.80	\$1,677.80	\$1,685.64	\$1,561.77	\$1,449.92	\$1,631.53	\$1,545.76	\$1,349.84	\$1,232.68	\$1,745.90	\$2,004.61	\$1,764.65	\$1,596.50	\$1,746.45	\$1,547.47	\$1,409.26	\$1,318.17	\$5,479.47	\$1,800.54	\$1,671.06			
	60 to 64	\$3,751.76	\$3,402.15	\$2,933.96	\$2,631.30	\$2,547.69	\$2,366.34	\$2,197.36	\$2,296.22	\$2,068.19	\$2,077.83	\$1,925.14	\$1,787.26	\$2,011.13	\$1,905.41	\$1,663.91	\$1,519.49	\$2,152.12	\$2,471.02	\$2,175.24	\$1,967.94	\$2,152.78	\$1,907.51	\$1,737.13	\$1,624.87	\$6,754.36	\$2,219.48	\$2,059.88			
	65 plus	\$5,045.95	\$4,575.74	\$3,946.02	\$3,538.97	\$3,426.53	\$3,182.62	\$2,955.34	\$3,088.30	\$2,781.61	\$2,794.58	\$2,589.23	\$2,403.79	\$2,704.88	\$2,562.68	\$2,237.88	\$2,043.63	\$2,894.51	\$3,323.40	\$2,925.59	\$2,646.79	\$2,895.39	\$2,565.52	\$2,336.37	\$2,185.37	\$9,084.29	\$2,985.10	\$2,770.42			

The premium rates above will be increased 1.7% when full Mental Health Parity benefits apply. Rates for subsequent quarters will be increased by 3%.

GROUP NAME: United Healthcare Insurance Company
EFFECTIVE DATE: 2/1/2012
AREA 3 IMPERIAL, SAN DIEGO COUNTY 1 ZIP CODES, SAN LUIS OBISPO, SANTA BARBARA, SANTA CLARA, AND VENTURA COUNTIES
RAF STANDARD

		Choice Plus													Choice Plus Value					Definity HSA					Non-Differential PPO	Definity HRA			
		J3-A	J3-D	J3-F	J3-K	J3-C	J3-I	6Z-A	J3-J	6Z-B	6Z-C	6Z-D	6Z-E	6Z-G	6Z-H	6Z-F	6Z-I	J3-I	J3-N	6Z-J	J3-Z	J3-O	6Z-K	J3-L	J3-M	6H-H	J3-V	J3-W	
		30/250/80	30/500/80	40/500/70	30/1000/80	40/1000/70	40/1000/50	40/1500/70	40/2000/50	30/3000/70	40/4000/60	50/5000/50	40/1000/70	40/1500/70	40/2000/50	40/5000/70	J3-I	J3-N	J3-Z	J3-O	6Z-K	J3-L	J3-M	2000/80%	2000/70%	3000/70%			
EMPLOYEE ONLY	Age Category	20/250/90%	\$460.41	\$417.50	\$360.05	\$322.91	\$312.65	\$290.39	\$269.66	\$281.78	\$253.80	\$254.99	\$236.24	\$219.33	\$246.81	\$233.83	\$204.20	\$186.47	\$264.10	\$303.24	\$266.94	\$241.50	\$264.18	\$234.08	\$213.18	\$199.40	\$861.33	\$272.37	\$252.78
	0 to 29	\$569.81	\$516.71	\$445.61	\$399.64	\$386.94	\$359.39	\$333.73	\$348.74	\$314.11	\$315.58	\$292.38	\$271.44	\$305.45	\$289.39	\$252.72	\$230.78	\$326.86	\$375.30	\$330.37	\$298.89	\$326.96	\$289.70	\$263.84	\$246.79	\$1,066.00	\$337.09	\$312.85	
	30 to 39	\$765.17	\$693.86	\$598.39	\$536.66	\$519.61	\$482.61	\$448.16	\$468.31	\$421.80	\$423.78	\$392.63	\$364.51	\$410.18	\$388.61	\$339.36	\$309.91	\$438.92	\$503.97	\$443.64	\$401.37	\$439.06	\$389.03	\$354.30	\$331.40	\$1,431.49	\$452.67	\$420.11	
	40 to 49	\$1,060.17	\$961.37	\$829.09	\$743.56	\$719.93	\$668.67	\$620.94	\$648.86	\$584.42	\$587.15	\$544.00	\$505.04	\$568.32	\$538.43	\$470.20	\$429.39	\$608.14	\$698.27	\$614.68	\$556.11	\$608.33	\$539.01	\$490.89	\$459.16	\$1,983.38	\$627.19	\$582.08	
	50 to 59	\$1,311.54	\$1,189.31	\$1,025.67	\$919.85	\$890.63	\$827.21	\$768.16	\$802.70	\$722.99	\$726.37	\$672.98	\$624.78	\$703.07	\$666.09	\$581.68	\$531.19	\$752.33	\$863.82	\$760.43	\$687.96	\$752.57	\$666.82	\$607.28	\$568.03	\$2,453.64	\$775.89	\$720.09	
EMPLOYEE & SPOUSE	60 to 64	\$1,711.38	\$1,551.89	\$1,338.36	\$1,200.29	\$1,162.15	\$1,079.40	\$1,002.35	\$1,047.42	\$943.40	\$947.81	\$878.15	\$815.26	\$917.41	\$869.16	\$759.02	\$693.14	\$981.69	\$1,127.18	\$992.25	\$897.70	\$982.00	\$870.10	\$792.42	\$741.20	\$3,201.67	\$1,012.44	\$939.62	
	65 plus	\$2,015.49	\$1,827.66	\$1,576.19	\$1,413.58	\$1,368.67	\$1,271.21	\$1,180.46	\$1,233.54	\$1,111.04	\$1,116.24	\$1,034.19	\$960.13	\$1,080.43	\$1,023.61	\$893.90	\$816.31	\$1,156.14	\$1,327.48	\$1,168.58	\$1,057.22	\$1,156.51	\$1,024.72	\$933.24	\$872.91	\$3,770.61	\$1,192.35	\$1,106.59	
	0 to 29	\$1,314.80	\$1,192.26	\$1,028.21	\$922.14	\$892.84	\$829.27	\$770.07	\$804.69	\$724.78	\$728.18	\$674.64	\$626.34	\$704.82	\$667.75	\$583.13	\$532.51	\$754.20	\$865.97	\$762.31	\$689.67	\$754.44	\$668.47	\$608.79	\$569.44	\$2,459.73	\$777.82	\$721.87	
	30 to 39	\$1,544.02	\$1,400.13	\$1,207.48	\$1,082.91	\$1,048.50	\$973.84	\$904.32	\$944.99	\$851.14	\$855.13	\$792.27	\$735.53	\$827.69	\$784.16	\$684.79	\$625.35	\$885.69	\$1,016.95	\$895.21	\$809.91	\$885.97	\$785.01	\$714.93	\$668.72	\$2,888.56	\$913.42	\$847.73	
	40 to 49	\$1,661.89	\$1,507.01	\$1,299.65	\$1,165.58	\$1,128.55	\$1,048.19	\$973.36	\$1,017.13	\$916.12	\$920.41	\$852.75	\$791.68	\$890.88	\$844.03	\$737.07	\$673.09	\$953.30	\$1,094.58	\$963.55	\$871.74	\$953.60	\$844.94	\$769.51	\$719.77	\$3,109.08	\$983.16	\$912.44	
EMPLOYEE & CHILDREN	50 to 54	\$2,191.32	\$1,987.10	\$1,713.69	\$1,536.90	\$1,488.07	\$1,382.11	\$1,283.45	\$1,341.16	\$1,207.97	\$1,213.62	\$1,124.42	\$1,043.89	\$1,174.69	\$1,112.91	\$971.88	\$887.52	\$1,257.00	\$1,443.29	\$1,270.52	\$1,149.45	\$1,257.39	\$1,114.11	\$1,014.65	\$949.06	\$4,099.55	\$1,296.37	\$1,203.13	
	55 to 59	\$2,717.50	\$2,464.24	\$2,125.18	\$1,905.93	\$1,845.38	\$1,713.98	\$1,591.62	\$1,663.19	\$1,498.03	\$1,505.03	\$1,394.41	\$1,294.54	\$1,456.76	\$1,380.14	\$1,205.24	\$1,100.63	\$1,558.82	\$1,789.84	\$1,575.60	\$1,425.45	\$1,559.32	\$1,381.64	\$1,258.28	\$1,176.95	\$5,083.93	\$1,607.64	\$1,492.02	
	60 to 64	\$3,388.25	\$3,072.48	\$2,649.73	\$2,376.37	\$2,300.87	\$2,137.03	\$1,984.48	\$2,073.71	\$1,867.77	\$1,876.51	\$1,738.59	\$1,614.08	\$1,816.32	\$1,720.79	\$1,502.73	\$1,372.30	\$1,943.58	\$2,231.62	\$1,964.49	\$1,777.29	\$1,944.20	\$1,722.66	\$1,568.86	\$1,467.45	\$6,338.77	\$2,004.46	\$1,860.29	
	65 plus	\$4,650.29	\$4,216.90	\$3,636.70	\$3,261.51	\$3,157.89	\$2,933.02	\$2,723.64	\$2,846.11	\$2,563.47	\$2,575.47	\$2,386.16	\$2,215.28	\$2,492.85	\$2,361.74	\$2,062.47	\$1,883.44	\$2,667.52	\$3,062.85	\$2,696.23	\$2,439.29	\$2,668.38	\$2,364.31	\$2,153.23	\$2,014.04	\$8,699.81	\$2,751.07	\$2,553.20	
	0 to 29	\$1,043.24	\$946.02	\$815.85	\$731.68	\$708.44	\$657.99	\$611.02	\$638.49	\$575.09	\$577.78	\$535.30	\$496.98	\$559.25	\$529.83	\$462.69	\$422.53	\$598.43	\$687.11	\$604.87	\$547.22	\$598.61	\$530.41	\$483.05	\$451.83	\$1,951.70	\$617.17	\$572.78	
FAMILY EMPLOYE(S) & CHILDREN	30 to 39	\$1,143.53	\$1,036.96	\$894.28	\$802.02	\$776.54	\$721.24	\$669.75	\$699.87	\$630.37	\$633.32	\$586.77	\$544.74	\$613.00	\$580.76	\$507.17	\$463.14	\$655.96	\$753.17	\$663.01	\$599.83	\$656.16	\$581.39	\$529.49	\$495.27	\$2,139.31	\$676.50	\$627.84	
	40 to 49	\$1,176.73	\$1,067.07	\$920.25	\$825.31	\$799.09	\$742.19	\$689.21	\$720.20	\$648.68	\$651.72	\$603.81	\$560.57	\$630.80	\$597.63	\$521.89	\$476.60	\$675.00	\$775.04	\$682.26	\$617.25	\$675.22	\$598.28	\$544.87	\$509.65	\$2,201.45	\$696.15	\$646.08	
	50 to 54	\$1,424.20	\$1,291.47	\$1,113.77	\$998.87	\$967.13	\$898.27	\$834.15	\$871.66	\$785.09	\$788.76	\$730.79	\$678.45	\$763.46	\$723.31	\$631.65	\$576.83	\$816.95	\$938.03	\$825.74	\$747.06	\$817.21	\$724.09	\$659.45	\$616.82	\$2,664.40	\$842.54	\$781.94	
	55 to 59	\$1,684.03	\$1,527.09	\$1,316.97	\$1,181.10	\$1,143.58	\$1,062.15	\$986.33	\$1,030.68	\$928.33	\$932.67	\$864.11	\$802.23	\$902.75	\$855.27	\$746.89	\$682.06	\$966.00	\$1,109.16	\$976.40	\$883.35	\$966.31	\$856.20	\$779.76	\$729.36	\$3,150.50	\$996.25	\$924.60	
	60 to 64	\$2,102.76	\$1,906.79	\$1,644.43	\$1,474.78	\$1,427.92	\$1,326.25	\$1,231.58	\$1,286.95	\$1,159.15	\$1,164.57	\$1,078.97	\$1,001.70	\$1,127.21	\$1,067.93	\$932.60	\$851.65	\$1,206.19	\$1,384.95	\$1,219.17	\$1,103.00	\$1,206.58	\$1,069.09	\$973.64	\$910.71	\$3,933.86	\$1,243.98	\$1,154.50	
65 plus	\$2,377.56	\$2,155.99	\$1,859.34	\$1,667.52	\$1,614.54	\$1,499.58	\$1,392.52	\$1,455.14	\$1,310.63	\$1,316.77	\$1,219.98	\$1,132.61	\$1,274.52	\$1,207.50	\$1,054.48	\$962.96	\$1,363.83	\$1,565.95	\$1,378.51	\$1,247.14	\$1,364.27	\$1,208.81	\$1,100.89	\$1,029.72	\$4,447.98	\$1,406.55	\$1,305.38		
FAMILY EMPLOYE(S) & CHILDREN	0 to 29	\$1,645.61	\$1,492.25	\$1,286.92	\$1,154.16	\$1,117.49	\$1,037.92	\$963.83	\$1,007.16	\$907.14	\$911.40	\$844.39	\$783.93	\$882.16	\$835.76	\$729.85	\$666.50	\$943.97	\$1,083.85	\$954.12	\$863.20	\$944.26	\$836.67	\$761.97	\$712.72	\$3,078.62	\$973.53	\$903.50	
	30 to 39	\$1,869.66	\$1,695.42	\$1,462.15	\$1,311.30	\$1,269.64	\$1,179.23	\$1,095.04	\$1,144.29	\$1,030.65	\$1,035.48	\$959.37	\$890.66	\$1,002.26	\$949.54	\$829.22	\$757.24	\$1,072.49	\$1,231.43	\$1,084.02	\$980.72	\$1,072.82	\$950.57	\$865.71	\$809.76	\$3,497.77	\$1,106.07	\$1,026.52	
	40 to 49	\$1,895.49	\$1,718.84	\$1,482.34	\$1,329.42	\$1,287.18	\$1,195.53	\$1,110.18	\$1,160.10	\$1,044.90	\$1,049.79	\$972.62	\$902.96	\$1,016.10	\$962.67	\$840.67	\$767.70	\$1,087.30	\$1,248.44	\$1,098.99	\$994.27	\$1,087.64	\$963.71	\$877.68	\$820.94	\$3,546.11	\$1,121.36	\$1,040.70	
	50 to 54	\$2,397.94	\$2,174.46	\$1,875.27	\$1,681.81	\$1,628.38	\$1,512.43	\$1,404.47	\$1,467.62	\$1,321.87	\$1,328.05	\$1,230.44	\$1,142.32	\$1,285.45	\$1,217.85	\$1,063.52	\$971.21	\$1,375.52	\$1,579.38	\$1,390.32	\$1,257.83	\$1,375.95	\$1,219.16	\$1,110.32	\$1,038.55	\$4,479.47	\$1,418.60	\$1,316.57	
	55 to 59	\$2,928.93	\$2,655.96	\$2,290.52	\$2,054.22	\$1,988.95	\$1,847.33	\$1,715.45	\$1,792.59	\$1,614.58	\$1,622.13	\$1,502.90	\$1,395.26	\$1,570.10	\$1,487.52	\$1,299.01	\$1,186.26	\$1,680.10	\$1,929.09	\$1,698.18	\$1,536.35	\$1,680.64	\$1,489.13	\$1,356.18	\$1,268.52	\$5,486.10	\$1,732.72	\$1,608.10	
60 to 64	\$3,610.40	\$3,273.92	\$2,823.46	\$2,532.17	\$2,451.72	\$2,277.14	\$2,114.59	\$2,209.67	\$1,990.23	\$1,999.54	\$1,852.58	\$1,719.90	\$1,935.40	\$1,833.61	\$1,601.25	\$1,462.27	\$2,071.01	\$2,377.93	\$2,093.29	\$1,893.82	\$2,071.67	\$1,835.61	\$1,671.72	\$1,563.66	\$6,754.36	\$2,135.88	\$1,982.26		
65 plus	\$4,855.80	\$4,403.26	\$3,797.42	\$3,405.65	\$3,297.45	\$3,062.64	\$2,844.01	\$2,971.89	\$2,676.76	\$2,689.29	\$2,491.61	\$2,313.18	\$2,603.02	\$2,466.12	\$2,153.62	\$1,966.68	\$2,785.40	\$3,198.21	\$2,815.39	\$2,547.09	\$2,786.30	\$2,468.80	\$2,248.39	\$2,103.05	\$9,084.29	\$2,872.65	\$2,666.03		

The premium rates above will be increased 1.7% when full Mental Health Parity benefits apply. Rates for subsequent quarters will be increased by 3%.

GROUP NAME: United Healthcare Insurance Company
EFFECTIVE DATE: 2/1/2012
AREA 4 RIVERSIDE AND SAN BERNARDINO COUNTIES
RAF STANDARD

		Choice Plus												Choice Plus Value					Definity HSA								Non-Differential PPO	Definity HRA		
		J3-A	J3-D	J3-F	J3-K	J3-C	J3-I	6Z-A	J3-J	6Z-B	6Z-C	6Z-D	6Z-E	6Z-G	6Z-H	6Z-F	6Z-I	J3-I	J3-N	6Z-J	J3-Z	J3-O	6Z-K	J3-L	J3-M	6H-H	J3-V	J3-W		
		20/250/90%	30/250/80 %	30/500/80 %	40/500/70 %	30/1000/80 %	40/1000/70 %	40/1000/50 %	40/1500/70 %	40/2000/50 %	30/3000/70 %	40/4000/60 %	50/5000/50 %	40/1000/70 %	40/1500/70 %	40/2000/50 %	40/5000/70 %	1500/80%	2000/100%	2000/90%	2000/80%	3000/100%	3000/90%	3000/80%	4000/80%	2000/80%	2000/70%	3000/70%		
Age Category			%	%	%	%	%	%	%	%	%	%	%	%	%	%	%													
EMPLOYEE ONLY	0 to 29	\$446.63	\$405.00	\$349.27	\$313.24	\$303.29	\$281.70	\$261.58	\$273.35	\$246.21	\$247.35	\$229.17	\$212.76	\$239.42	\$226.83	\$198.08	\$180.89	\$256.20	\$294.16	\$258.95	\$234.27	\$256.28	\$227.07	\$206.80	\$193.44	\$861.33	\$264.22	\$245.22		
	30 to 39	\$552.76	\$501.24	\$432.27	\$387.68	\$375.36	\$348.64	\$323.74	\$338.30	\$304.71	\$306.13	\$283.63	\$263.32	\$296.31	\$280.74	\$245.15	\$223.87	\$317.07	\$364.06	\$320.49	\$289.94	\$317.18	\$281.03	\$255.94	\$239.40	\$1,066.00	\$327.01	\$303.49		
	40 to 49	\$742.27	\$673.10	\$580.47	\$520.60	\$504.05	\$468.17	\$434.74	\$454.29	\$409.18	\$411.09	\$380.88	\$353.60	\$397.90	\$376.99	\$329.20	\$300.62	\$425.78	\$488.88	\$430.37	\$389.35	\$425.93	\$377.39	\$343.69	\$321.48	\$1,431.49	\$439.12	\$407.54		
	50 to 54	\$1,028.44	\$932.60	\$804.26	\$721.30	\$698.38	\$648.66	\$602.34	\$629.43	\$566.93	\$569.57	\$527.72	\$489.93	\$551.31	\$522.33	\$456.12	\$416.52	\$589.94	\$677.36	\$596.29	\$539.45	\$590.13	\$522.88	\$476.19	\$445.42	\$1,983.38	\$608.42	\$564.66		
	55 to 59	\$1,272.28	\$1,153.72	\$994.96	\$892.32	\$863.97	\$802.46	\$745.16	\$778.67	\$701.36	\$704.62	\$652.84	\$606.09	\$682.02	\$646.17	\$564.26	\$515.28	\$729.81	\$837.96	\$737.67	\$667.36	\$730.05	\$646.86	\$589.10	\$551.03	\$2,453.64	\$752.67	\$698.54		
EMPLOYEE & SPOUSE	60 to 64	\$1,660.16	\$1,505.45	\$1,298.28	\$1,164.36	\$1,127.36	\$1,047.10	\$972.33	\$1,016.06	\$915.17	\$919.43	\$851.87	\$790.87	\$889.95	\$843.17	\$736.29	\$672.37	\$952.31	\$1,093.43	\$962.56	\$870.81	\$952.62	\$844.06	\$768.69	\$719.02	\$3,201.67	\$982.14	\$911.50		
	65 plus	\$1,955.17	\$1,772.97	\$1,528.99	\$1,371.27	\$1,327.69	\$1,233.17	\$1,145.12	\$1,196.62	\$1,077.80	\$1,082.82	\$1,003.24	\$931.41	\$1,048.09	\$993.00	\$867.13	\$791.86	\$1,121.54	\$1,287.74	\$1,133.61	\$1,025.56	\$1,121.91	\$994.05	\$905.29	\$846.79	\$3,770.61	\$1,156.66	\$1,073.47		
	0 to 29	\$1,275.45	\$1,156.58	\$997.42	\$894.53	\$866.11	\$804.45	\$747.01	\$780.61	\$703.10	\$706.37	\$654.45	\$607.59	\$683.72	\$647.77	\$565.66	\$516.57	\$731.63	\$840.04	\$739.50	\$669.01	\$731.87	\$648.46	\$590.56	\$552.40	\$2,459.73	\$754.54	\$700.27		
	30 to 39	\$1,497.81	\$1,358.22	\$1,171.32	\$1,050.50	\$1,017.11	\$944.71	\$877.25	\$916.70	\$825.68	\$829.52	\$768.56	\$713.53	\$802.92	\$760.72	\$664.28	\$606.62	\$859.18	\$986.50	\$868.43	\$785.65	\$859.47	\$761.52	\$693.52	\$648.71	\$2,888.56	\$886.10	\$822.36		
	40 to 49	\$1,612.15	\$1,461.91	\$1,260.74	\$1,130.69	\$1,094.76	\$1,016.82	\$944.22	\$986.68	\$888.71	\$892.85	\$827.23	\$767.99	\$864.21	\$818.79	\$714.99	\$652.93	\$924.76	\$1,061.81	\$934.72	\$845.63	\$925.08	\$819.65	\$746.46	\$698.23	\$3,109.08	\$953.73	\$885.14		
EMPLOYEE & CHILDREN	50 to 54	\$2,125.74	\$1,927.64	\$1,662.37	\$1,490.90	\$1,443.52	\$1,340.75	\$1,245.01	\$1,301.01	\$1,171.82	\$1,177.28	\$1,090.77	\$1,012.66	\$1,139.53	\$1,079.63	\$942.78	\$860.93	\$1,219.38	\$1,400.07	\$1,232.50	\$1,115.02	\$1,219.78	\$1,080.77	\$984.26	\$920.66	\$4,099.55	\$1,257.57	\$1,167.12		
	55 to 59	\$2,636.16	\$2,390.50	\$2,061.55	\$1,848.89	\$1,790.14	\$1,662.69	\$1,543.97	\$1,613.40	\$1,453.21	\$1,459.97	\$1,352.68	\$1,255.82	\$1,413.14	\$1,338.86	\$1,169.15	\$1,067.66	\$1,512.17	\$1,736.26	\$1,528.45	\$1,382.77	\$1,512.67	\$1,340.29	\$1,220.61	\$1,141.73	\$5,083.93	\$1,559.53	\$1,447.37		
	60 to 64	\$3,286.84	\$2,980.54	\$2,570.38	\$2,305.24	\$2,231.98	\$2,073.08	\$1,925.05	\$2,011.63	\$1,811.89	\$1,820.32	\$1,686.56	\$1,565.79	\$1,761.95	\$1,669.33	\$1,457.73	\$1,331.18	\$1,885.41	\$2,164.81	\$1,905.71	\$1,724.06	\$1,886.03	\$1,671.10	\$1,521.88	\$1,423.54	\$6,338.77	\$1,944.47	\$1,804.61		
	65 plus	\$4,511.11	\$4,090.72	\$3,527.79	\$3,163.89	\$3,063.34	\$2,845.26	\$2,642.10	\$2,760.92	\$2,486.78	\$2,498.35	\$2,314.75	\$2,149.01	\$2,418.23	\$2,291.12	\$2,000.70	\$1,827.03	\$2,587.69	\$2,971.16	\$2,615.54	\$2,366.24	\$2,588.54	\$2,293.54	\$2,088.75	\$1,953.78	\$8,699.81	\$2,668.73	\$2,476.78		
	0 to 29	\$1,012.02	\$917.70	\$791.42	\$709.78	\$687.23	\$638.30	\$592.72	\$619.38	\$557.88	\$560.47	\$519.28	\$482.10	\$542.50	\$513.98	\$448.83	\$409.88	\$580.52	\$666.54	\$586.76	\$530.84	\$580.71	\$514.53	\$468.59	\$438.31	\$1,951.70	\$598.70	\$555.64		
FAMILY EMPLOYER(S) & CHILDREN	30 to 39	\$1,109.31	\$1,005.92	\$867.50	\$778.02	\$753.29	\$699.67	\$649.70	\$678.92	\$611.51	\$614.36	\$569.21	\$528.45	\$594.65	\$563.40	\$491.98	\$449.27	\$636.32	\$730.62	\$643.17	\$581.87	\$636.53	\$563.99	\$513.63	\$480.44	\$2,139.31	\$656.26	\$609.06		
	40 to 49	\$1,141.52	\$1,035.14	\$892.69	\$800.61	\$775.17	\$719.98	\$668.57	\$698.64	\$629.27	\$632.20	\$585.74	\$543.79	\$611.92	\$579.76	\$506.27	\$462.32	\$654.80	\$751.84	\$661.85	\$598.77	\$655.02	\$580.38	\$528.55	\$494.40	\$2,201.45	\$675.31	\$626.74		
	50 to 54	\$1,381.57	\$1,252.82	\$1,080.42	\$968.97	\$938.18	\$871.39	\$809.16	\$845.56	\$761.60	\$765.14	\$708.92	\$658.16	\$740.61	\$701.68	\$612.74	\$559.54	\$792.50	\$909.94	\$801.03	\$724.68	\$792.76	\$702.42	\$639.70	\$598.36	\$2,664.40	\$817.33	\$758.54		
	55 to 59	\$1,633.62	\$1,481.39	\$1,277.54	\$1,145.75	\$1,109.35	\$1,030.37	\$956.79	\$999.82	\$900.55	\$904.74	\$838.25	\$778.23	\$875.72	\$829.69	\$724.52	\$661.63	\$937.09	\$1,075.95	\$947.18	\$856.90	\$937.39	\$830.57	\$756.41	\$707.53	\$3,150.50	\$966.44	\$896.93		
	60 to 64	\$2,039.82	\$1,849.73	\$1,595.19	\$1,430.64	\$1,385.18	\$1,286.56	\$1,194.69	\$1,248.42	\$1,124.46	\$1,129.70	\$1,046.68	\$971.73	\$1,093.47	\$1,035.99	\$904.67	\$826.14	\$1,170.09	\$1,343.49	\$1,182.69	\$1,069.96	\$1,170.48	\$1,037.09	\$944.48	\$883.45	\$3,933.86	\$1,206.75	\$1,119.95		
FAMILY EMPLOYER(S)	65 plus	\$2,306.41	\$2,091.47	\$1,803.67	\$1,617.61	\$1,566.20	\$1,454.70	\$1,350.83	\$1,411.59	\$1,271.42	\$1,277.34	\$1,183.47	\$1,098.73	\$1,236.37	\$1,171.39	\$1,022.90	\$934.11	\$1,323.02	\$1,519.07	\$1,337.26	\$1,209.80	\$1,323.45	\$1,172.63	\$1,067.92	\$998.91	\$4,447.98	\$1,364.45	\$1,266.31		
	0 to 29	\$1,596.37	\$1,447.59	\$1,248.38	\$1,119.61	\$1,084.03	\$1,006.86	\$934.97	\$977.02	\$880.00	\$884.10	\$819.12	\$760.47	\$855.75	\$810.76	\$707.99	\$646.54	\$915.71	\$1,051.40	\$925.56	\$837.34	\$916.02	\$811.62	\$739.15	\$691.39	\$3,078.62	\$944.39	\$876.46		
	30 to 39	\$1,813.71	\$1,644.68	\$1,418.36	\$1,272.06	\$1,231.62	\$1,143.95	\$1,062.26	\$1,110.04	\$999.82	\$1,004.47	\$930.66	\$864.02	\$972.26	\$921.16	\$804.38	\$734.56	\$1,040.39	\$1,194.56	\$1,051.58	\$951.35	\$1,040.73	\$922.13	\$839.78	\$785.52	\$3,497.77	\$1,072.98	\$995.80		
	40 to 49	\$1,838.76	\$1,667.40	\$1,437.96	\$1,289.62	\$1,248.65	\$1,159.75	\$1,076.94	\$1,125.37	\$1,013.63	\$1,018.35	\$943.51	\$875.94	\$985.69	\$933.88	\$815.49	\$744.71	\$1,054.75	\$1,211.07	\$1,066.11	\$964.50	\$1,045.11	\$934.87	\$851.39	\$796.38	\$3,546.11	\$1,087.79	\$1,009.56		
	50 to 54	\$2,326.18	\$2,109.40	\$1,819.12	\$1,631.48	\$1,579.63	\$1,467.17	\$1,362.40	\$1,423.69	\$1,282.31	\$1,288.29	\$1,193.62	\$1,108.15	\$1,246.98	\$1,181.43	\$1,031.68	\$942.11	\$1,334.35	\$1,532.08	\$1,348.71	\$1,220.16	\$1,334.79	\$1,182.68	\$1,077.07	\$1,007.47	\$4,846.10	\$1,376.15	\$1,277.17		
FAMILY EMPLOYER(S)	55 to 59	\$2,841.26	\$2,576.49	\$2,221.94	\$1,992.74	\$1,929.42	\$1,792.05	\$1,664.09	\$1,738.92	\$1,566.27	\$1,573.56	\$1,457.92	\$1,353.53	\$1,523.08	\$1,443.03	\$1,260.11	\$1,150.73	\$1,629.82	\$1,871.34	\$1,647.37	\$1,490.35	\$1,630.36	\$1,444.56	\$1,315.58	\$1,230.56	\$5,479.47	\$1,680.87	\$1,559.98		
	60 to 64	\$3,502.34	\$3,175.95	\$2,738.91	\$2,456.38	\$2,378.32	\$2,209.00	\$2,051.26	\$2,143.52	\$1,930.68	\$1,939.67	\$1,797.13	\$1,668.45	\$1,877.47	\$1,778.77	\$1,553.30	\$1,418.46	\$2,009.02	\$2,306.74	\$2,030.66	\$1,837.10	\$2,009.69	\$1,780.66	\$1,621.66	\$1,516.87	\$6,754.36	\$2,071.96	\$1,922.93		
	65 plus	\$4,710.47	\$4,271.50	\$3,683.70	\$3,303.71	\$3,198.72	\$2,971.00	\$2,758.86	\$2,882.94	\$2,596.68	\$2,608.76	\$2,417.05	\$2,243.98	\$2,525.10	\$2,392.37	\$2,089.12	\$1,907.77	\$2,702.05	\$3,102.46	\$2,731.13	\$2,470.81	\$2,702.93	\$2,394.90	\$2,181.06	\$2,040.12	\$9,084.29	\$2,786.67	\$2,586.24		

The premium rates above will be increased 1.7% when full Mental Health Parity benefits apply. Rates for subsequent quarters will be increased by 3%.

GROUP NAME: United Healthcare Insurance Company
EFFECTIVE DATE: 2/1/2012
AREA 5 FRESNO, KERN, KINGS, MADERA, AND TULARE COUNTIES
RAF STANDARD

	Age Category	Choice Plus												Choice Plus Value				Definity HSA								Non-Differential PPO	Definity HRA	
		J3-A	J3-D	J3-F	J3-K	J3-C	J3-I	6Z-A	J3-J	6Z-B	6Z-C	6Z-D	6Z-E	6Z-G	6Z-H	6Z-F	6Z-I	J3-I	J3-N	6Z-J	J3-Z	J3-O	6Z-K	J3-L	J3-M	6H-H	J3-V	J3-W
		20/250/90%	30/250/80 %	30/500/80 %	40/500/70 %	30/1000/80 %	40/1000/70 %	40/1000/50 %	40/1500/70 %	40/2000/50 %	30/3000/70 %	40/4000/60 %	50/5000/50 %	40/1000/70 %	40/1500/70 %	40/2000/50 %	40/5000/70 %	1500/80%	2000/100%	2000/90%	2000/80%	3000/100%	3000/90%	3000/80%	4000/80%	2000/80%	2000/70%	3000/70%
EMPLOYEE ONLY	0 to 29	\$384.45	\$348.62	\$300.65	\$269.64	\$261.07	\$242.48	\$225.17	\$235.30	\$211.92	\$212.92	\$197.27	\$183.14	\$206.08	\$195.25	\$170.51	\$155.70	\$220.53	\$253.20	\$222.90	\$201.66	\$220.60	\$195.46	\$178.01	\$166.51	\$861.33	\$227.43	\$211.07
	30 to 39	\$475.81	\$431.46	\$372.09	\$333.71	\$323.10	\$300.10	\$278.67	\$291.21	\$262.28	\$263.52	\$244.14	\$226.66	\$255.05	\$241.65	\$211.02	\$192.70	\$272.93	\$313.37	\$275.87	\$249.58	\$273.02	\$241.91	\$220.31	\$206.07	\$1,066.00	\$281.48	\$261.23
	40 to 49	\$638.94	\$579.39	\$499.67	\$448.12	\$433.88	\$402.99	\$374.21	\$391.05	\$352.21	\$353.86	\$327.85	\$304.37	\$342.50	\$324.50	\$283.37	\$258.77	\$366.51	\$420.81	\$370.45	\$335.15	\$366.62	\$324.85	\$295.84	\$276.72	\$1,431.49	\$377.99	\$350.80
	50 to 54	\$885.27	\$802.77	\$692.31	\$620.89	\$601.16	\$558.36	\$518.49	\$541.81	\$487.99	\$490.29	\$454.24	\$421.72	\$474.55	\$449.60	\$392.62	\$358.53	\$507.81	\$583.05	\$513.28	\$464.35	\$507.97	\$450.09	\$409.90	\$384.41	\$1,983.38	\$523.71	\$486.04
	55 to 59	\$1,095.17	\$993.10	\$856.45	\$768.10	\$743.69	\$690.74	\$641.42	\$670.28	\$603.70	\$606.54	\$561.95	\$521.71	\$587.06	\$556.21	\$485.72	\$443.54	\$628.21	\$721.29	\$634.97	\$574.45	\$628.41	\$556.81	\$507.08	\$474.32	\$2,453.64	\$647.88	\$601.28
EMPLOYEE & SPOUSE	60 to 64	\$1,429.05	\$1,295.87	\$1,117.56	\$1,002.27	\$970.42	\$901.33	\$836.97	\$874.62	\$787.74	\$791.45	\$733.26	\$680.76	\$766.04	\$725.77	\$633.79	\$578.76	\$819.73	\$941.19	\$828.56	\$749.58	\$819.99	\$726.56	\$661.68	\$618.92	\$3,201.67	\$845.40	\$784.59
	65 plus	\$1,683.00	\$1,526.14	\$1,316.15	\$1,180.37	\$1,142.86	\$1,061.49	\$985.70	\$1,030.05	\$927.73	\$932.09	\$863.57	\$801.73	\$902.16	\$854.75	\$746.42	\$681.61	\$965.39	\$1,108.44	\$975.79	\$882.79	\$965.70	\$855.67	\$779.26	\$728.90	\$3,770.61	\$995.63	\$924.01
	0 to 29	\$1,097.89	\$995.57	\$858.58	\$770.01	\$745.54	\$692.46	\$643.02	\$671.95	\$605.19	\$608.04	\$563.34	\$523.00	\$588.51	\$557.59	\$486.93	\$444.64	\$629.77	\$723.08	\$636.55	\$575.88	\$629.97	\$558.19	\$508.35	\$475.50	\$2,459.73	\$649.49	\$602.77
	30 to 39	\$1,289.30	\$1,169.14	\$1,008.26	\$904.25	\$875.51	\$813.18	\$755.12	\$789.09	\$710.71	\$714.06	\$661.55	\$614.18	\$691.12	\$654.80	\$571.81	\$522.16	\$739.56	\$849.15	\$747.53	\$676.28	\$739.80	\$655.51	\$596.97	\$558.39	\$2,888.56	\$762.73	\$707.86
	40 to 49	\$1,387.73	\$1,258.39	\$1,085.24	\$973.28	\$942.35	\$875.26	\$812.76	\$849.33	\$764.97	\$768.56	\$712.06	\$661.07	\$743.88	\$704.79	\$615.46	\$562.03	\$796.02	\$913.97	\$804.59	\$727.91	\$796.27	\$705.55	\$642.54	\$601.02	\$3,109.08	\$820.96	\$761.90
EMPLOYEE & CHILD(REN)	50 to 54	\$1,829.82	\$1,659.28	\$1,430.97	\$1,283.35	\$1,242.56	\$1,154.10	\$1,071.69	\$1,119.90	\$1,008.66	\$1,013.40	\$938.90	\$871.67	\$980.87	\$929.31	\$811.53	\$741.07	\$1,049.62	\$1,205.14	\$1,060.92	\$959.79	\$1,049.95	\$930.32	\$847.24	\$792.49	\$4,099.55	\$1,082.49	\$1,004.62
	55 to 59	\$2,269.19	\$2,057.70	\$1,774.56	\$1,591.50	\$1,540.92	\$1,431.21	\$1,329.02	\$1,388.82	\$1,250.86	\$1,256.74	\$1,164.35	\$1,080.98	\$1,216.39	\$1,152.46	\$1,006.41	\$919.02	\$1,301.65	\$1,494.51	\$1,315.66	\$1,190.26	\$1,302.06	\$1,153.71	\$1,050.67	\$982.79	\$5,083.93	\$1,342.41	\$1,245.85
	60 to 64	\$2,829.28	\$2,565.60	\$2,212.58	\$1,984.32	\$1,921.26	\$1,784.48	\$1,657.06	\$1,731.61	\$1,559.60	\$1,566.94	\$1,451.74	\$1,347.79	\$1,516.63	\$1,436.91	\$1,254.80	\$1,145.85	\$1,622.92	\$1,863.40	\$1,640.41	\$1,484.05	\$1,623.44	\$1,438.47	\$1,310.01	\$1,225.36	\$6,338.77	\$1,673.75	\$1,553.36
	65 plus	\$3,883.13	\$3,521.22	\$3,036.71	\$2,723.43	\$2,636.89	\$2,449.15	\$2,274.27	\$2,376.60	\$2,140.52	\$2,150.58	\$1,992.48	\$1,849.81	\$2,081.53	\$1,972.13	\$1,722.19	\$1,572.66	\$2,227.42	\$2,557.47	\$2,251.41	\$2,036.83	\$2,228.13	\$1,974.27	\$1,797.96	\$1,681.77	\$8,699.81	\$2,297.19	\$2,131.94
FAMILY EMPLOYE(S) & CHILD(REN)	0 to 29	\$871.13	\$789.94	\$681.25	\$610.98	\$591.56	\$549.44	\$510.21	\$533.16	\$480.20	\$482.46	\$446.99	\$414.98	\$466.96	\$442.42	\$386.36	\$352.81	\$499.70	\$573.74	\$505.08	\$456.94	\$499.86	\$442.90	\$403.35	\$377.29	\$1,951.70	\$515.34	\$478.27
	30 to 39	\$954.88	\$865.88	\$746.74	\$669.71	\$648.42	\$602.26	\$559.25	\$584.42	\$526.36	\$528.84	\$489.96	\$454.87	\$511.85	\$484.96	\$423.49	\$386.72	\$547.73	\$628.89	\$553.63	\$500.87	\$547.91	\$485.48	\$442.13	\$413.55	\$2,139.31	\$564.89	\$524.25
	40 to 49	\$982.61	\$891.03	\$768.43	\$689.15	\$667.25	\$619.75	\$575.49	\$601.39	\$541.65	\$544.19	\$504.19	\$468.08	\$526.72	\$499.04	\$435.79	\$397.96	\$563.64	\$647.15	\$569.71	\$515.42	\$563.82	\$499.58	\$454.96	\$425.56	\$2,201.45	\$581.30	\$539.48
	50 to 54	\$1,189.24	\$1,078.41	\$930.02	\$834.08	\$807.58	\$750.08	\$696.52	\$727.85	\$655.55	\$658.64	\$610.21	\$566.52	\$637.49	\$603.98	\$527.43	\$481.64	\$682.17	\$783.25	\$689.52	\$623.79	\$682.39	\$604.64	\$550.65	\$515.06	\$2,664.40	\$703.53	\$652.93
	55 to 59	\$1,406.21	\$1,275.15	\$1,099.69	\$986.25	\$954.91	\$886.92	\$823.59	\$860.65	\$775.16	\$778.80	\$721.55	\$669.88	\$753.79	\$714.18	\$623.67	\$569.51	\$806.63	\$926.15	\$815.31	\$737.60	\$806.89	\$714.95	\$651.10	\$609.03	\$3,150.50	\$831.89	\$772.05
FAMILY EMPLOYE(S) & CHILD(REN)	60 to 64	\$1,755.86	\$1,592.22	\$1,373.14	\$1,231.48	\$1,192.35	\$1,107.45	\$1,028.38	\$1,074.64	\$967.89	\$972.45	\$900.95	\$836.44	\$941.23	\$891.75	\$778.73	\$711.12	\$1,007.19	\$1,156.43	\$1,018.04	\$921.00	\$1,007.51	\$892.72	\$813.00	\$760.46	\$3,933.86	\$1,038.74	\$964.02
	65 plus	\$1,985.34	\$1,800.30	\$1,552.59	\$1,392.42	\$1,348.17	\$1,252.18	\$1,162.77	\$1,215.09	\$1,094.39	\$1,099.53	\$1,018.71	\$945.76	\$1,064.23	\$1,008.30	\$880.51	\$804.06	\$1,138.82	\$1,307.57	\$1,151.09	\$1,041.38	\$1,139.18	\$1,009.39	\$919.25	\$859.84	\$4,447.98	\$1,174.49	\$1,090.00
	0 to 29	\$1,374.13	\$1,246.06	\$1,074.61	\$963.75	\$933.13	\$866.69	\$804.81	\$841.02	\$757.47	\$761.03	\$705.08	\$654.59	\$736.59	\$697.88	\$609.45	\$556.52	\$788.23	\$905.02	\$796.72	\$720.78	\$788.48	\$698.64	\$636.25	\$595.14	\$3,078.62	\$812.91	\$754.43
	30 to 39	\$1,561.22	\$1,415.72	\$1,220.91	\$1,094.96	\$1,060.16	\$984.69	\$914.38	\$955.52	\$860.60	\$864.66	\$801.08	\$743.71	\$836.88	\$792.90	\$692.41	\$632.29	\$895.54	\$1,028.24	\$905.19	\$818.91	\$895.83	\$793.76	\$722.88	\$676.16	\$3,497.77	\$923.59	\$857.15
	40 to 49	\$1,582.80	\$1,435.28	\$1,237.79	\$1,110.09	\$1,074.81	\$998.29	\$927.01	\$968.72	\$872.50	\$876.59	\$812.15	\$753.99	\$848.44	\$803.86	\$701.97	\$641.03	\$907.91	\$1,042.44	\$917.69	\$830.23	\$908.20	\$804.73	\$732.86	\$685.50	\$3,546.11	\$936.36	\$868.99
FAMILY EMPLOYE(S) & CHILD(REN)	50 to 54	\$2,002.35	\$1,815.73	\$1,565.89	\$1,404.36	\$1,359.72	\$1,262.92	\$1,172.74	\$1,225.50	\$1,103.77	\$1,108.96	\$1,027.43	\$953.86	\$1,073.35	\$1,016.94	\$888.05	\$810.95	\$1,148.59	\$1,318.77	\$1,160.95	\$1,050.29	\$1,148.95	\$1,018.04	\$927.13	\$867.21	\$4,846.10	\$1,184.56	\$1,099.35
	55 to 59	\$2,445.74	\$2,217.79	\$1,912.62	\$1,715.32	\$1,660.81	\$1,542.56	\$1,432.42	\$1,496.87	\$1,348.18	\$1,354.51	\$1,254.94	\$1,165.08	\$1,311.03	\$1,242.12	\$1,084.71	\$990.52	\$1,402.92	\$1,610.79	\$1,418.02	\$1,282.86	\$1,403.37	\$1,243.47	\$1,132.42	\$1,059.25	\$5,479.47	\$1,446.85	\$1,342.78
	60 to 64	\$3,014.78	\$2,733.81	\$2,357.65	\$2,114.42	\$2,047.23	\$1,901.47	\$1,765.70	\$1,845.14	\$1,661.85	\$1,669.68	\$1,546.92	\$1,436.15	\$1,616.07	\$1,531.12	\$1,337.07	\$1,220.98	\$1,729.32	\$1,985.57	\$1,747.96	\$1,581.35	\$1,729.88	\$1,532.78	\$1,395.90	\$1,305.70	\$6,754.36	\$1,783.49	\$1,655.20
	65 plus	\$4,054.74	\$3,676.83	\$3,170.91	\$2,843.79	\$2,753.42	\$2,557.39	\$2,374.77	\$2,481.63	\$2,235.12	\$2,245.62	\$2,080.54	\$1,931.56	\$2,173.52	\$2,059.28	\$1,798.30	\$1,642.16	\$2,325.86	\$2,670.50	\$2,350.91	\$2,126.85	\$2,326.60	\$2,061.52	\$1,877.42	\$1,756.09	\$9,084.29	\$2,398.71	\$2,226.16

The premium rates above will be increased 1.7% when full Mental Health Parity benefits apply. Rates for subsequent quarters will be increased by 3%.

GROUP NAME: United Healthcare Insurance Company
EFFECTIVE DATE: 2/1/2012
AREA 6 CONTRA COSTA, EL DORADO, MERCED, PLACER, SACRAMENTO, SAN JOAQUIN AND STANISLAUS COUNTIES
RAF STANDARD

		Choice Plus														Choice Plus Value						Definity HSA								Non-Differential PPO	Definity HRA	
		J3-A	J3-F	J3-K	J3-C	J3-I	6Z-A	J3-J	6Z-B	6Z-C	6Z-D	6Z-E	6Z-G	6Z-H	6Z-F	6Z-I	J3-I	J3-N	6Z-J	J3-Z	J3-O	6Z-K	J3-L	J3-M	6H-H	J3-V	J3-W					
		30/250/80%	30/500/80%	40/500/70%	30/1000/80%	40/1000/70%	40/1000/50%	40/1500/70%	40/2000/50%	30/3000/70%	40/4000/60%	50/5000/50%	40/1000/70%	40/1500/70%	40/2000/50%	40/5000/70%	1500/80%	2000/100%	2000/90%	2000/80%	3000/100%	3000/90%	3000/80%	4000/80%	2000/80%	2000/70%	3000/70%					
Age Category		20/250/90%		%	%	%	%	%	%	%	%	%	%	%	%	%																
EMPLOYEE ONLY	0 to 29	\$528.85	\$479.57	\$413.57	\$370.91	\$359.13	\$333.56	\$309.74	\$323.67	\$291.53	\$292.89	\$271.37	\$251.93	\$283.49	\$268.59	\$234.55	\$214.19	\$303.36	\$348.32	\$306.63	\$277.41	\$303.46	\$268.88	\$244.87	\$229.05	\$861.33	\$312.86	\$290.36				
	30 to 39	\$654.52	\$593.52	\$511.85	\$459.05	\$444.47	\$412.82	\$383.35	\$400.58	\$360.81	\$362.49	\$335.85	\$311.80	\$350.86	\$332.41	\$290.28	\$265.09	\$375.45	\$431.09	\$379.49	\$343.32	\$375.57	\$332.77	\$303.06	\$283.47	\$1,066.00	\$387.21	\$359.35				
	40 to 49	\$878.92	\$797.01	\$687.34	\$616.44	\$596.85	\$554.35	\$514.78	\$537.93	\$484.51	\$486.77	\$451.00	\$418.70	\$471.15	\$446.38	\$389.81	\$355.98	\$504.17	\$578.89	\$509.60	\$461.03	\$504.33	\$446.86	\$406.96	\$380.66	\$1,431.49	\$519.96	\$482.56				
	50 to 54	\$1,217.78	\$1,104.29	\$952.33	\$854.10	\$826.96	\$768.07	\$713.24	\$745.31	\$671.31	\$674.43	\$624.88	\$580.12	\$652.80	\$618.48	\$540.09	\$493.22	\$698.54	\$802.07	\$706.06	\$638.78	\$698.77	\$619.14	\$563.86	\$527.42	\$1,983.38	\$720.42	\$668.60				
	55 to 59	\$1,506.51	\$1,366.12	\$1,178.13	\$1,056.60	\$1,023.03	\$950.19	\$882.35	\$922.03	\$830.47	\$834.34	\$773.03	\$717.67	\$807.57	\$765.12	\$668.14	\$610.16	\$864.17	\$992.24	\$873.47	\$790.23	\$864.45	\$765.94	\$697.55	\$652.48	\$2,453.64	\$891.24	\$827.13				
EMPLOYEE & SPOUSE	60 to 64	\$1,965.80	\$1,782.60	\$1,537.30	\$1,378.73	\$1,334.92	\$1,239.86	\$1,151.35	\$1,203.12	\$1,083.66	\$1,088.70	\$1,008.71	\$936.46	\$1,053.78	\$998.38	\$871.84	\$796.18	\$1,127.62	\$1,294.74	\$1,139.76	\$1,031.15	\$1,127.99	\$999.45	\$910.21	\$851.39	\$3,201.67	\$1,162.94	\$1,079.29				
	65 plus	\$2,315.12	\$2,099.37	\$1,810.48	\$1,623.73	\$1,572.14	\$1,460.19	\$1,355.95	\$1,416.92	\$1,276.22	\$1,282.17	\$1,187.95	\$1,102.87	\$1,241.03	\$1,175.79	\$1,026.77	\$937.66	\$1,328.00	\$1,524.81	\$1,342.30	\$1,214.39	\$1,328.44	\$1,177.06	\$1,071.95	\$1,002.69	\$3,770.61	\$1,369.60	\$1,271.09				
	0 to 29	\$1,510.25	\$1,369.51	\$1,181.05	\$1,059.22	\$1,025.57	\$952.55	\$884.54	\$924.32	\$832.53	\$836.41	\$774.95	\$719.45	\$809.58	\$767.02	\$669.81	\$611.67	\$866.31	\$994.70	\$875.64	\$792.20	\$866.60	\$767.85	\$699.28	\$654.10	\$2,459.73	\$893.45	\$829.19				
	30 to 39	\$1,773.56	\$1,608.27	\$1,386.97	\$1,243.90	\$1,204.38	\$1,118.62	\$1,038.76	\$1,085.46	\$977.69	\$982.24	\$910.06	\$844.88	\$950.73	\$900.74	\$786.58	\$718.32	\$1,017.35	\$1,168.12	\$1,028.31	\$930.31	\$1,017.68	\$901.71	\$821.20	\$768.13	\$2,888.56	\$1,049.22	\$973.74				
	40 to 49	\$1,908.94	\$1,731.04	\$1,492.84	\$1,338.86	\$1,296.31	\$1,204.00	\$1,118.06	\$1,168.33	\$1,052.32	\$1,057.22	\$979.53	\$909.38	\$1,023.30	\$969.50	\$846.63	\$773.16	\$1,095.01	\$1,257.30	\$1,106.80	\$1,001.32	\$1,095.37	\$970.55	\$883.88	\$826.77	\$3,109.08	\$1,129.31	\$1,048.08				
EMPLOYEE & CHILD(REN)	50 to 54	\$2,517.09	\$2,282.51	\$1,968.42	\$1,765.38	\$1,709.29	\$1,587.57	\$1,474.24	\$1,540.53	\$1,387.56	\$1,394.02	\$1,291.59	\$1,199.08	\$1,349.30	\$1,278.37	\$1,116.34	\$1,019.46	\$1,443.85	\$1,657.84	\$1,459.40	\$1,320.33	\$1,444.33	\$1,279.74	\$1,165.47	\$1,090.16	\$4,099.55	\$1,489.08	\$1,381.97				
	55 to 59	\$3,121.49	\$2,830.59	\$2,441.08	\$2,189.28	\$2,119.72	\$1,968.78	\$1,828.23	\$1,910.44	\$1,720.73	\$1,728.75	\$1,601.72	\$1,487.01	\$1,673.29	\$1,585.32	\$1,384.39	\$1,264.25	\$1,790.55	\$2,055.91	\$1,809.83	\$1,637.36	\$1,791.14	\$1,587.03	\$1,445.32	\$1,351.93	\$5,083.93	\$1,846.64	\$1,713.81				
	60 to 64	\$3,891.95	\$3,529.25	\$3,043.60	\$2,729.65	\$2,642.92	\$2,454.72	\$2,279.48	\$2,381.98	\$2,145.46	\$2,155.45	\$1,997.07	\$1,854.04	\$2,086.30	\$1,976.62	\$1,726.10	\$1,576.30	\$2,232.50	\$2,563.37	\$2,256.54	\$2,041.50	\$2,233.23	\$1,978.75	\$1,802.06	\$1,685.61	\$6,338.77	\$2,302.43	\$2,136.82				
	65 plus	\$5,341.61	\$4,843.81	\$4,177.27	\$3,746.38	\$3,627.35	\$3,369.05	\$3,128.54	\$3,269.22	\$2,944.59	\$2,958.31	\$2,740.93	\$2,544.62	\$2,863.40	\$2,712.87	\$2,369.03	\$2,163.44	\$3,064.06	\$3,518.15	\$3,097.05	\$2,801.92	\$3,065.06	\$2,715.79	\$2,473.28	\$2,313.47	\$8,699.81	\$3,160.04	\$2,932.74				
	FAMILY EMPLOYE(S) & CHILD(REN)	0 to 29	\$1,198.33	\$1,086.66	\$937.12	\$840.45	\$813.75	\$755.81	\$701.85	\$733.41	\$660.58	\$663.66	\$614.90	\$570.85	\$642.37	\$608.60	\$531.47	\$485.34	\$687.39	\$789.26	\$694.79	\$628.58	\$687.61	\$609.26	\$554.85	\$519.00	\$1,951.70	\$708.92	\$657.93			
30 to 39		\$1,313.53	\$1,191.11	\$1,027.21	\$921.25	\$891.98	\$828.47	\$769.32	\$803.91	\$724.09	\$727.46	\$674.00	\$625.74	\$704.12	\$667.10	\$582.55	\$532.00	\$753.47	\$865.13	\$761.58	\$689.00	\$753.71	\$667.82	\$608.19	\$568.89	\$2,139.31	\$777.07	\$721.17				
40 to 49		\$1,351.67	\$1,225.70	\$1,057.04	\$948.01	\$917.88	\$852.52	\$791.67	\$827.27	\$745.12	\$748.59	\$693.58	\$643.91	\$724.57	\$686.48	\$599.48	\$547.45	\$775.35	\$890.26	\$783.70	\$709.01	\$775.60	\$687.22	\$625.85	\$585.41	\$2,201.45	\$799.63	\$742.12				
50 to 54		\$1,635.92	\$1,483.47	\$1,279.33	\$1,147.37	\$1,110.91	\$1,031.80	\$958.14	\$1,001.23	\$901.81	\$906.01	\$839.44	\$779.31	\$876.95	\$830.84	\$725.54	\$662.57	\$938.40	\$1,077.47	\$948.50	\$858.11	\$938.70	\$831.73	\$757.47	\$708.52	\$2,664.40	\$967.79	\$898.18				
55 to 59		\$1,934.38	\$1,754.11	\$1,512.73	\$1,356.69	\$1,313.58	\$1,220.05	\$1,132.95	\$1,183.90	\$1,066.33	\$1,071.30	\$992.58	\$921.50	\$1,036.93	\$982.42	\$857.90	\$783.45	\$1,109.60	\$1,274.05	\$1,121.55	\$1,014.67	\$1,109.96	\$983.48	\$895.66	\$837.79	\$3,150.50	\$1,144.36	\$1,062.04				
FAMILY EMPLOYE(S) & CHILD(REN)	60 to 64	\$2,415.36	\$2,190.26	\$1,888.87	\$1,694.03	\$1,640.20	\$1,523.41	\$1,414.65	\$1,478.26	\$1,331.48	\$1,337.68	\$1,239.39	\$1,150.62	\$1,294.77	\$1,226.70	\$1,071.22	\$978.26	\$1,385.50	\$1,590.83	\$1,400.41	\$1,266.96	\$1,385.95	\$1,228.02	\$1,118.37	\$1,046.10	\$3,933.86	\$1,428.89	\$1,326.11				
	65 plus	\$2,731.02	\$2,476.51	\$2,135.72	\$1,915.42	\$1,854.57	\$1,722.51	\$1,599.54	\$1,671.46	\$1,505.49	\$1,512.50	\$1,401.36	\$1,301.00	\$1,463.97	\$1,387.01	\$1,211.22	\$1,106.11	\$1,566.57	\$1,798.73	\$1,583.44	\$1,432.55	\$1,567.09	\$1,388.51	\$1,264.52	\$1,182.82	\$4,447.98	\$1,615.64	\$1,499.43				
	0 to 29	\$1,890.25	\$1,714.09	\$1,478.22	\$1,325.73	\$1,283.61	\$1,192.22	\$1,107.10	\$1,156.89	\$1,042.00	\$1,046.86	\$999.94	\$900.47	\$1,013.28	\$960.01	\$838.34	\$765.57	\$1,084.29	\$1,244.98	\$1,095.96	\$991.52	\$1,084.64	\$961.05	\$875.22	\$818.68	\$3,078.62	\$1,118.25	\$1,037.82				
	30 to 39	\$2,147.61	\$1,947.46	\$1,679.49	\$1,506.24	\$1,458.39	\$1,354.54	\$1,257.84	\$1,314.39	\$1,183.89	\$1,189.40	\$1,101.99	\$1,023.07	\$1,151.24	\$1,090.71	\$952.47	\$869.82	\$1,231.91	\$1,414.48	\$1,245.18	\$1,126.52	\$1,232.31	\$1,091.88	\$994.39	\$930.13	\$3,497.77	\$1,270.50	\$1,179.11				
	40 to 49	\$2,177.27	\$1,974.36	\$1,702.68	\$1,527.06	\$1,478.53	\$1,373.24	\$1,275.22	\$1,332.56	\$1,200.24	\$1,205.83	\$1,117.22	\$1,037.21	\$1,167.14	\$1,105.78	\$965.64	\$881.84	\$1,248.93	\$1,434.03	\$1,262.38	\$1,142.07	\$1,249.34	\$1,106.98	\$1,008.12	\$942.99	\$3,546.11	\$1,288.05	\$1,195.41				
FAMILY EMPLOYE(S) & CHILD(REN)	50 to 54	\$2,754.43	\$2,497.73	\$2,154.03	\$1,931.84	\$1,870.46	\$1,737.26	\$1,613.25	\$1,685.79	\$1,518.39	\$1,525.46	\$1,413.37	\$1,312.14	\$1,476.53	\$1,398.91	\$1,221.60	\$1,115.58	\$1,579.99	\$1,814.16	\$1,597.01	\$1,444.82	\$1,580.51	\$1,400.41	\$1,275.36	\$1,192.95	\$4,846.10	\$1,629.49	\$1,512.28				
	55 to 59	\$3,364.35	\$3,050.81	\$2,631.00	\$2,359.61	\$2,284.64	\$2,121.95	\$1,970.47	\$2,059.08	\$1,854.60	\$1,863.25	\$1,726.34	\$1,602.70	\$1,803.47	\$1,708.66	\$1,492.10	\$1,362.61	\$1,929.86	\$2,215.87	\$1,950.64	\$1,764.75	\$1,930.49	\$1,710.51	\$1,557.77	\$1,457.11	\$5,479.47	\$1,990.31	\$1,847.14				
	60 to 64	\$4,147.12	\$3,760.64	\$3,243.15	\$2,908.61	\$2,816.20	\$2,615.66	\$2,428.93	\$2,538.15	\$2,286.12	\$2,296.77	\$2,128.00	\$1,975.60	\$2,223.09	\$2,106.21	\$1,839.27	\$1,679.65	\$2,378.87	\$2,731.43	\$2,404.48	\$2,175.35	\$2,379.65	\$2,108.49	\$1,920.21	\$1,796.13	\$6,754.36	\$2,453.38	\$2,276.92				
	65 plus	\$5,577.67	\$5,057.87	\$4,361.88	\$3,911.94	\$3,787.66	\$3,517.94	\$3,266.80	\$3,413.70	\$3,074.72	\$3,089.05	\$2,862.06	\$2,657.08	\$2,989.94	\$2,832.76	\$2,473.72	\$2,259.05	\$3,199.47	\$3,673.63	\$3,233.92	\$2,925.75	\$3,200.52	\$2,835.81	\$2,582.58	\$2,415.71	\$9,084.29	\$3,299.69	\$3,062.35				

The premium rates above will be increased 1.7% when full Mental Health Parity benefits apply. Rates for subsequent quarters will be increased by 3%.

GROUP NAME: United Healthcare Insurance Company
EFFECTIVE DATE: 2/1/2012
AREA 7 ALPINE, AMADOR, BUTTE, CALAVERAS, COLUSA, DEL NORTE, GLENN, HUMBOLDT, INYO, LAKE, LASSEN, MARIPOSA, MENDOCINO, MODOC, MONO, MONTEREY, PLUMAS, SAN BENITO, SHASTA, SIERRA, SISKIYOU, SOLANO, SUTTER, TEHAMA, TRINITY
RAF STANDARD

		Choice Plus												Choice Plus Value				Definity HSA								Non-Differential PPO	Definity HRA	
		J3-A	J3-D	J3-F	J3-K	J3-C	J3-I	6Z-A	J3-J	6Z-B	6Z-C	6Z-D	6Z-E	6Z-G	6Z-H	6Z-F	6Z-I	J3-I	J3-N	6Z-J	J3-Z	J3-O	6Z-K	J3-L	J3-M	6H-H	J3-V	J3-W
		30/250/90%	30/500/80 %	40/500/70 %	30/1000/80 %	40/1000/70 %	40/1000/50 %	40/1500/70 %	40/2000/50 %	30/3000/70 %	40/4000/60 %	50/5000/50 %	40/1000/70 %	40/1500/70 %	40/2000/50 %	40/5000/70 %	1500/80%	2000/100%	2000/90%	2000/80%	3000/100%	3000/90%	3000/80%	4000/80%	2000/80%	2000/70%	3000/70%	
EMPLOYEE ONLY	Age Category	20/250/90%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	1500/80%	2000/100%	2000/90%	2000/80%	3000/100%	3000/90%	3000/80%	4000/80%	2000/80%	2000/70%	3000/70%
	0 to 29	\$572.11	\$518.80	\$447.40	\$401.25	\$388.50	\$360.85	\$335.08	\$350.15	\$315.38	\$316.85	\$293.57	\$272.54	\$306.68	\$290.56	\$253.74	\$231.71	\$328.18	\$376.81	\$331.71	\$300.10	\$328.28	\$290.87	\$264.91	\$247.78	\$861.33	\$338.46	\$314.11
	30 to 39	\$708.06	\$642.08	\$553.72	\$496.60	\$480.82	\$446.59	\$414.71	\$433.35	\$390.32	\$392.14	\$363.33	\$337.30	\$379.56	\$359.61	\$314.03	\$286.77	\$406.17	\$466.35	\$410.53	\$371.41	\$406.29	\$359.99	\$327.85	\$306.66	\$1,066.00	\$418.88	\$388.75
	40 to 49	\$950.82	\$862.22	\$743.56	\$666.86	\$645.67	\$599.71	\$556.89	\$581.93	\$524.14	\$526.59	\$487.90	\$452.95	\$509.69	\$482.90	\$421.70	\$385.09	\$545.42	\$626.24	\$551.29	\$498.75	\$545.59	\$483.42	\$440.26	\$411.80	\$1,431.49	\$562.50	\$522.04
	50 to 54	\$1,317.39	\$1,194.63	\$1,030.23	\$923.96	\$894.60	\$830.91	\$771.59	\$806.28	\$726.22	\$729.60	\$675.99	\$627.58	\$706.19	\$669.08	\$584.27	\$533.56	\$755.70	\$867.68	\$763.83	\$691.04	\$755.93	\$669.79	\$610.00	\$570.57	\$1,983.38	\$779.36	\$723.30
EMPLOYEE & SPOUSE	55 to 59	\$1,629.75	\$1,477.87	\$1,274.50	\$1,143.03	\$1,106.71	\$1,027.93	\$954.54	\$997.45	\$898.41	\$902.59	\$836.27	\$776.38	\$873.63	\$827.71	\$722.80	\$660.07	\$934.88	\$1,073.40	\$944.93	\$854.88	\$935.16	\$828.60	\$754.63	\$705.85	\$2,453.64	\$964.14	\$894.80
	60 to 64	\$2,126.60	\$1,928.43	\$1,663.05	\$1,491.50	\$1,444.11	\$1,341.30	\$1,245.54	\$1,301.54	\$1,172.30	\$1,177.76	\$1,091.22	\$1,013.07	\$1,139.97	\$1,080.06	\$943.16	\$861.30	\$1,219.89	\$1,400.65	\$1,233.01	\$1,115.51	\$1,220.26	\$1,081.21	\$984.69	\$921.04	\$3,201.67	\$1,258.08	\$1,167.59
	65 plus	\$2,504.50	\$2,271.11	\$1,958.58	\$1,756.54	\$1,700.73	\$1,579.66	\$1,466.88	\$1,532.83	\$1,380.62	\$1,387.06	\$1,285.14	\$1,193.09	\$1,342.55	\$1,271.98	\$1,110.76	\$1,014.36	\$1,436.67	\$1,649.54	\$1,452.11	\$1,313.73	\$1,437.10	\$1,273.34	\$1,159.67	\$1,084.70	\$3,770.61	\$1,481.64	\$1,375.08
	0 to 29	\$1,633.79	\$1,481.55	\$1,277.66	\$1,145.86	\$1,109.46	\$1,030.48	\$956.90	\$999.93	\$900.64	\$904.84	\$838.35	\$778.30	\$875.80	\$829.77	\$724.60	\$661.70	\$937.20	\$1,076.07	\$947.27	\$857.00	\$937.48	\$830.65	\$756.50	\$707.60	\$2,459.73	\$966.54	\$897.02
	30 to 39	\$1,918.64	\$1,739.84	\$1,500.42	\$1,345.64	\$1,302.89	\$1,210.13	\$1,123.74	\$1,174.26	\$1,057.66	\$1,062.59	\$984.51	\$913.99	\$1,028.49	\$974.44	\$850.93	\$777.07	\$1,100.60	\$1,263.67	\$1,112.42	\$1,006.42	\$1,100.93	\$975.47	\$888.39	\$830.96	\$2,888.56	\$1,135.05	\$1,053.41
EMPLOYEE & CHILD(REN)	40 to 49	\$2,065.10	\$1,872.66	\$1,614.95	\$1,448.36	\$1,402.35	\$1,302.52	\$1,209.52	\$1,263.90	\$1,138.39	\$1,143.71	\$1,059.67	\$983.77	\$1,107.01	\$1,048.82	\$915.89	\$836.39	\$1,184.61	\$1,360.14	\$1,197.35	\$1,083.25	\$1,184.97	\$1,049.95	\$956.21	\$894.40	\$3,109.08	\$1,221.70	\$1,133.83
	50 to 54	\$2,722.99	\$2,469.24	\$2,129.44	\$1,909.78	\$1,849.10	\$1,717.46	\$1,594.84	\$1,666.55	\$1,501.06	\$1,508.05	\$1,397.24	\$1,297.18	\$1,459.67	\$1,382.95	\$1,207.66	\$1,102.84	\$1,562.00	\$1,793.45	\$1,578.80	\$1,428.34	\$1,562.47	\$1,384.43	\$1,260.84	\$1,179.34	\$4,099.55	\$1,610.90	\$1,495.03
	55 to 59	\$3,376.83	\$3,062.14	\$2,640.76	\$2,368.35	\$2,293.10	\$2,129.86	\$1,977.80	\$2,066.72	\$1,861.50	\$1,870.17	\$1,732.75	\$1,608.65	\$1,810.16	\$1,715.02	\$1,497.64	\$1,367.66	\$1,937.07	\$2,224.08	\$1,957.89	\$1,771.31	\$1,937.65	\$1,716.86	\$1,563.59	\$1,462.51	\$5,083.93	\$1,997.70	\$1,854.02
	60 to 64	\$4,210.32	\$3,817.97	\$3,292.56	\$2,952.92	\$2,859.10	\$2,655.55	\$2,465.96	\$2,576.83	\$2,320.96	\$2,331.77	\$2,160.44	\$2,005.71	\$2,256.95	\$2,138.33	\$1,867.30	\$1,705.23	\$2,415.18	\$2,773.05	\$2,441.15	\$2,208.52	\$2,415.91	\$2,140.62	\$1,949.52	\$1,823.50	\$6,338.77	\$2,490.78	\$2,311.64
	65 plus	\$5,778.56	\$5,240.06	\$4,518.97	\$4,052.81	\$3,924.05	\$3,644.70	\$3,384.48	\$3,536.65	\$3,185.46	\$3,200.32	\$2,965.16	\$2,752.78	\$3,097.62	\$2,934.81	\$2,562.83	\$2,340.40	\$3,314.78	\$3,805.94	\$3,350.41	\$3,031.14	\$3,315.78	\$2,937.95	\$2,675.67	\$2,502.70	\$8,699.81	\$3,418.54	\$3,172.68
FAMILY EMPLOYER(S)	0 to 29	\$1,296.35	\$1,175.55	\$1,013.77	\$909.20	\$880.31	\$817.65	\$759.27	\$793.41	\$714.62	\$717.95	\$665.20	\$617.55	\$694.91	\$658.39	\$574.95	\$525.04	\$743.63	\$853.82	\$751.63	\$680.00	\$743.86	\$659.09	\$600.26	\$561.45	\$1,951.70	\$766.91	\$711.75
	30 to 39	\$1,420.97	\$1,288.56	\$1,111.23	\$996.60	\$964.94	\$896.24	\$832.26	\$869.67	\$783.32	\$786.97	\$729.15	\$676.92	\$761.72	\$721.68	\$630.21	\$575.51	\$815.12	\$935.90	\$823.88	\$745.37	\$815.36	\$722.45	\$657.95	\$615.42	\$2,139.31	\$840.63	\$780.17
	40 to 49	\$1,462.24	\$1,325.98	\$1,143.50	\$1,025.55	\$992.96	\$922.28	\$856.43	\$894.93	\$806.06	\$809.83	\$750.33	\$696.58	\$783.84	\$742.64	\$648.52	\$592.22	\$838.79	\$963.08	\$847.81	\$767.02	\$839.05	\$743.44	\$677.06	\$633.30	\$2,201.45	\$865.05	\$802.83
	50 to 54	\$1,769.74	\$1,604.82	\$1,383.98	\$1,241.21	\$1,201.78	\$1,116.22	\$1,036.53	\$1,083.13	\$975.58	\$980.12	\$908.10	\$843.07	\$948.67	\$898.82	\$784.89	\$716.77	\$1,015.18	\$1,165.61	\$1,026.10	\$928.32	\$1,015.49	\$899.77	\$819.45	\$766.48	\$2,664.40	\$1,046.96	\$971.66
	55 to 59	\$2,092.62	\$1,897.60	\$1,636.47	\$1,467.66	\$1,421.03	\$1,319.87	\$1,225.64	\$1,280.74	\$1,153.57	\$1,158.94	\$1,073.78	\$996.88	\$1,121.75	\$1,062.79	\$928.09	\$847.54	\$1,200.40	\$1,378.26	\$1,213.30	\$1,097.68	\$1,200.76	\$1,063.93	\$968.95	\$906.32	\$3,150.50	\$1,237.97	\$1,148.93
FAMILY EMPLOYER(S)	60 to 64	\$2,612.94	\$2,369.44	\$2,043.37	\$1,832.59	\$1,774.37	\$1,648.04	\$1,530.38	\$1,599.19	\$1,440.39	\$1,447.10	\$1,340.77	\$1,244.75	\$1,400.67	\$1,327.06	\$1,158.85	\$1,058.27	\$1,498.87	\$1,720.96	\$1,514.99	\$1,370.62	\$1,499.32	\$1,328.47	\$1,209.88	\$1,131.67	\$3,933.86	\$1,545.79	\$1,434.61
	65 plus	\$2,954.82	\$2,679.10	\$2,310.43	\$2,072.09	\$2,006.26	\$1,863.44	\$1,730.40	\$1,808.19	\$1,628.64	\$1,636.24	\$1,516.01	\$1,407.42	\$1,583.73	\$1,500.48	\$1,310.30	\$1,196.58	\$1,694.76	\$1,945.87	\$1,712.97	\$1,549.74	\$1,695.27	\$1,502.09	\$1,368.00	\$1,279.56	\$4,447.98	\$1,747.81	\$1,622.11
	0 to 29	\$2,044.87	\$1,854.32	\$1,599.13	\$1,388.61	\$1,289.76	\$1,197.67	\$1,125.52	\$1,127.25	\$1,132.50	\$1,049.29	\$974.13	\$1,096.16	\$1,038.55	\$906.92	\$828.19	\$1,173.01	\$1,346.82	\$1,185.62	\$1,072.63	\$1,173.36	\$1,039.65	\$946.84	\$885.64	\$3,078.62	\$1,209.73	\$1,122.72	
	30 to 39	\$2,323.29	\$2,106.78	\$1,816.86	\$1,629.44	\$1,577.68	\$1,465.35	\$1,360.74	\$1,421.92	\$1,280.73	\$1,286.70	\$1,192.15	\$1,106.76	\$1,245.40	\$1,179.95	\$1,030.39	\$940.96	\$1,332.72	\$1,530.19	\$1,347.04	\$1,218.68	\$1,333.12	\$1,181.20	\$1,075.75	\$1,006.21	\$3,497.77	\$1,374.44	\$1,275.58
	40 to 49	\$2,355.38	\$2,135.89	\$1,841.96	\$1,651.95	\$1,599.47	\$1,485.61	\$1,379.54	\$1,441.56	\$1,298.41	\$1,304.48	\$1,208.63	\$1,122.05	\$1,262.62	\$1,196.25	\$1,044.63	\$953.96	\$1,351.13	\$1,551.33	\$1,365.65	\$1,235.52	\$1,351.54	\$1,197.54	\$1,090.62	\$1,020.12	\$3,546.11	\$1,393.43	\$1,293.21
FAMILY EMPLOYER(S)	50 to 54	\$2,979.74	\$2,702.06	\$2,330.23	\$2,089.85	\$2,023.46	\$1,879.40	\$1,745.22	\$1,823.69	\$1,642.60	\$1,650.25	\$1,528.99	\$1,419.49	\$1,597.30	\$1,513.35	\$1,321.53	\$1,206.83	\$1,709.28	\$1,962.56	\$1,727.66	\$1,563.02	\$1,709.80	\$1,514.97	\$1,379.72	\$1,290.54	\$4,846.10	\$1,762.79	\$1,636.00
	55 to 59	\$3,639.56	\$3,300.38	\$2,846.21	\$2,552.61	\$2,471.51	\$2,295.57	\$2,131.68	\$2,227.52	\$2,006.33	\$2,015.67	\$1,867.56	\$1,733.81	\$1,950.99	\$1,848.45	\$1,614.16	\$1,474.07	\$2,087.78	\$2,397.12	\$2,110.22	\$1,909.12	\$2,088.40	\$1,850.43	\$1,685.24	\$1,576.30	\$5,479.47	\$2,153.13	\$1,998.26
	60 to 64	\$4,486.37	\$4,068.29	\$3,508.43	\$3,146.52	\$3,046.56	\$2,829.66	\$2,627.64	\$2,745.78	\$2,473.13	\$2,484.65	\$2,302.08	\$2,137.21	\$2,404.92	\$2,278.53	\$1,989.73	\$1,817.03	\$2,573.53	\$2,954.86	\$2,601.20	\$2,353.32	\$2,574.30	\$2,280.96	\$2,077.34	\$1,943.05	\$6,754.36	\$2,654.08	\$2,463.20
	65 plus	\$6,033.93	\$5,471.64	\$4,718.68	\$4,231.92	\$4,097.47	\$3,805.77	\$3,534.05	\$3,692.94	\$3,326.24	\$3,341.75	\$3,096.20	\$2,874.43	\$3,234.51	\$3,064.51	\$2,676.09	\$2,443.83	\$3,461.27	\$3,974.14	\$3,498.47	\$3,165.10	\$3,462.32	\$3,067.79	\$2,793.92	\$2,613.30	\$9,084.29	\$3,569.62	\$3,312.89

The premium rates above will be increased 1.7% when full Mental Health Parity benefits apply. Rates for subsequent quarters will be increased by 3%.

GROUP NAME: United Healthcare Insurance Company
EFFECTIVE DATE: 2/1/2012

AREA 8 ALAMEDA, MARIN, NAPA, NEVADA, SAN DIEGO COUNTY 2 ZIP CODES, SAN FRANCISCO, SAN MATEO, SANTA CRUZ, SONOMA, AND YOLO COUNTIES

RAF STANDARD

		Choice Plus													Choice Plus Value					Definity HSA								Non-Differential PPO	Definity HRA	
		J3-A	J3-D	J3-F	J3-K	J3-C	J3-I	6Z-A	J3-J	6Z-B	6Z-C	6Z-D	6Z-E	6Z-G	6Z-H	6Z-F	6Z-I	J3-I	J3-N	6Z-J	J3-Z	J3-O	6Z-K	J3-L	J3-M	6H-H	J3-V		J3-W	
		30/250/80	30/500/80	40/500/70	30/1000/80	40/1000/70	40/1000/50	40/1500/70	40/2000/50	30/3000/70	40/4000/60	50/5000/50	40/1000/70	40/1500/70	40/2000/50	40/5000/70	J3-I	J3-N	6Z-J	J3-Z	J3-O	6Z-K	J3-L	J3-M	2000/80%	2000/70%	3000/70%			
Age Category		20/250/90%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	1500/80%	2000/100%	2000/90%	2000/80%	3000/100%	3000/90%	3000/80%	4000/80%	2000/80%	2000/70%	3000/70%		
EMPLOYEE ONLY	0 to 29	\$488.02	\$442.54	\$381.65	\$342.28	\$331.40	\$307.81	\$285.83	\$298.69	\$269.02	\$270.28	\$250.42	\$232.48	\$261.60	\$247.85	\$216.44	\$197.66	\$279.94	\$321.42	\$282.96	\$255.99	\$280.04	\$248.12	\$225.96	\$211.36	\$861.33	\$288.70	\$267.95		
	30 to 39	\$603.99	\$547.70	\$472.33	\$423.61	\$410.15	\$380.95	\$353.75	\$369.66	\$332.95	\$334.50	\$309.93	\$287.73	\$323.77	\$306.75	\$267.87	\$244.62	\$346.47	\$397.80	\$350.19	\$316.82	\$346.58	\$307.08	\$279.66	\$261.59	\$1,066.00	\$357.31	\$331.62		
	40 to 49	\$811.07	\$735.48	\$634.28	\$568.85	\$550.77	\$511.56	\$475.04	\$496.40	\$447.10	\$449.19	\$416.19	\$386.38	\$434.77	\$411.92	\$359.71	\$328.49	\$465.25	\$534.19	\$470.26	\$425.44	\$465.41	\$412.37	\$375.54	\$351.28	\$1,431.49	\$479.81	\$445.31		
	50 to 54	\$1,123.76	\$1,019.03	\$878.81	\$788.16	\$763.11	\$708.78	\$658.18	\$687.78	\$619.47	\$622.37	\$576.64	\$535.34	\$602.39	\$570.73	\$498.40	\$455.14	\$644.62	\$740.14	\$651.56	\$589.47	\$644.83	\$571.35	\$520.33	\$486.71	\$1,983.38	\$664.79	\$617.00		
EMPLOYEE & SPOUSE	55 to 59	\$1,390.20	\$1,260.64	\$1,087.18	\$975.04	\$944.04	\$876.84	\$814.24	\$850.85	\$766.35	\$769.93	\$713.36	\$662.26	\$745.22	\$706.05	\$616.57	\$563.05	\$797.46	\$915.62	\$806.04	\$729.23	\$797.73	\$706.81	\$643.69	\$602.11	\$2,453.64	\$822.42	\$763.29		
	60 to 64	\$1,814.03	\$1,644.97	\$1,418.62	\$1,272.29	\$1,231.85	\$1,144.15	\$1,062.47	\$1,110.25	\$999.98	\$1,004.66	\$930.84	\$864.17	\$972.41	\$921.30	\$804.54	\$734.71	\$1,040.58	\$1,194.77	\$1,051.78	\$951.55	\$1,040.92	\$922.30	\$839.94	\$785.67	\$3,201.67	\$1,073.14	\$995.99		
	65 plus	\$2,136.39	\$1,937.28	\$1,670.71	\$1,498.38	\$1,450.75	\$1,347.47	\$1,251.28	\$1,307.54	\$1,177.68	\$1,183.19	\$1,096.25	\$1,017.73	\$1,145.21	\$1,085.01	\$947.50	\$865.27	\$1,225.50	\$1,407.08	\$1,238.68	\$1,120.64	\$1,225.90	\$1,086.19	\$989.19	\$925.28	\$3,770.61	\$1,263.84	\$1,172.97		
	0 to 29	\$1,393.65	\$1,263.77	\$1,089.88	\$977.46	\$946.39	\$879.02	\$816.26	\$852.97	\$768.25	\$771.84	\$715.13	\$663.90	\$747.07	\$707.80	\$618.10	\$564.46	\$799.44	\$917.89	\$808.05	\$731.04	\$799.71	\$708.57	\$645.29	\$603.60	\$2,459.73	\$824.46	\$765.18		
EMPLOYEE & CHILD(REN)	30 to 39	\$1,636.63	\$1,484.11	\$1,279.89	\$1,147.87	\$1,111.39	\$1,032.26	\$958.57	\$1,001.68	\$902.19	\$906.41	\$839.81	\$779.66	\$877.32	\$831.20	\$725.86	\$662.86	\$938.83	\$1,077.93	\$948.92	\$858.49	\$939.13	\$832.10	\$757.80	\$708.83	\$2,888.56	\$968.20	\$898.59		
	40 to 49	\$1,761.57	\$1,597.40	\$1,377.60	\$1,235.50	\$1,196.22	\$1,111.06	\$1,031.75	\$1,078.14	\$971.06	\$975.60	\$903.92	\$839.18	\$944.29	\$894.65	\$781.26	\$713.46	\$1,010.49	\$1,160.22	\$1,021.36	\$924.02	\$1,010.83	\$895.63	\$815.64	\$762.95	\$3,109.08	\$1,042.11	\$967.18		
	50 to 54	\$2,322.76	\$2,106.29	\$1,816.46	\$1,629.09	\$1,577.31	\$1,465.02	\$1,360.43	\$1,421.61	\$1,280.42	\$1,286.41	\$1,191.89	\$1,106.52	\$1,245.11	\$1,179.67	\$1,030.17	\$940.75	\$1,332.40	\$1,529.83	\$1,346.74	\$1,218.40	\$1,332.84	\$1,180.95	\$1,075.49	\$1,006.00	\$4,099.55	\$1,374.09	\$1,275.31		
	55 to 59	\$2,880.49	\$2,612.04	\$2,252.63	\$2,020.28	\$1,956.05	\$1,816.80	\$1,687.10	\$1,762.96	\$1,587.87	\$1,595.29	\$1,478.08	\$1,372.20	\$1,544.09	\$1,462.93	\$1,277.53	\$1,166.64	\$1,652.34	\$1,897.17	\$1,670.11	\$1,510.96	\$1,652.89	\$1,464.51	\$1,333.73	\$1,247.56	\$5,083.93	\$1,704.05	\$1,581.53		
FAMILY EMPLOYER(S) & CHILD(REN)	60 to 64	\$3,991.48	\$3,256.77	\$2,808.63	\$2,518.92	\$2,438.86	\$2,265.23	\$2,103.52	\$2,198.11	\$1,979.79	\$1,989.06	\$1,842.91	\$1,710.91	\$1,925.21	\$1,824.02	\$1,592.85	\$1,454.60	\$2,060.18	\$2,365.44	\$2,082.35	\$1,883.91	\$2,060.85	\$1,826.00	\$1,662.94	\$1,555.49	\$6,338.77	\$2,124.64	\$1,971.89		
	65 plus	\$4,929.22	\$4,469.83	\$3,854.78	\$3,457.17	\$3,347.27	\$3,108.98	\$2,887.04	\$3,016.85	\$2,717.22	\$2,729.94	\$2,529.34	\$2,348.18	\$2,642.31	\$2,503.42	\$2,186.14	\$1,996.41	\$2,827.55	\$3,246.51	\$2,857.97	\$2,585.62	\$2,828.48	\$2,506.13	\$2,282.33	\$2,134.87	\$8,699.81	\$2,916.02	\$2,706.36		
	0 to 29	\$1,105.81	\$1,002.76	\$864.78	\$775.58	\$750.92	\$697.47	\$647.67	\$676.80	\$609.58	\$612.43	\$567.43	\$526.78	\$592.77	\$561.61	\$490.44	\$447.88	\$634.32	\$728.31	\$641.16	\$580.05	\$634.54	\$562.22	\$512.01	\$478.93	\$1,951.70	\$654.17	\$607.15		
	30 to 39	\$1,212.12	\$1,099.15	\$947.90	\$850.13	\$823.11	\$764.51	\$709.93	\$741.86	\$668.18	\$671.30	\$621.98	\$577.43	\$649.76	\$615.60	\$537.58	\$490.92	\$695.31	\$798.33	\$702.78	\$635.81	\$695.54	\$616.27	\$561.24	\$524.97	\$2,139.31	\$717.07	\$665.51		
FAMILY EMPLOYER(S) & CHILD(REN)	40 to 49	\$1,247.32	\$1,131.07	\$975.44	\$874.82	\$847.01	\$786.71	\$730.55	\$763.40	\$687.58	\$690.80	\$640.04	\$594.20	\$668.62	\$633.48	\$553.19	\$505.18	\$715.50	\$821.52	\$723.20	\$654.27	\$715.74	\$634.17	\$577.53	\$540.22	\$2,201.45	\$737.89	\$684.83		
	50 to 54	\$1,509.62	\$1,368.93	\$1,180.56	\$1,058.79	\$1,025.14	\$952.15	\$884.18	\$923.94	\$832.18	\$836.07	\$774.64	\$719.16	\$809.23	\$766.70	\$669.53	\$611.42	\$865.96	\$994.28	\$875.28	\$791.87	\$866.24	\$767.53	\$698.99	\$653.83	\$2,664.40	\$893.06	\$828.86		
	55 to 59	\$1,785.03	\$1,618.68	\$1,395.95	\$1,251.96	\$1,212.16	\$1,125.87	\$1,045.49	\$1,092.50	\$988.60	\$988.60	\$915.96	\$850.35	\$956.87	\$906.58	\$791.68	\$722.96	\$1,023.95	\$1,175.67	\$1,034.97	\$936.34	\$1,024.29	\$907.55	\$826.51	\$773.12	\$3,150.50	\$1,056.00	\$980.07		
	60 to 64	\$2,228.88	\$2,021.16	\$1,743.05	\$1,563.25	\$1,513.56	\$1,405.81	\$1,305.45	\$1,364.15	\$1,228.67	\$1,234.42	\$1,143.71	\$1,061.80	\$1,194.79	\$1,131.99	\$988.53	\$902.73	\$1,278.55	\$1,468.00	\$1,292.31	\$1,169.16	\$1,278.97	\$1,133.22	\$1,032.03	\$965.34	\$3,933.86	\$1,318.56	\$1,223.76		
FAMILY EMPLOYER(S) & CHILD(REN)	65 plus	\$2,520.18	\$2,285.30	\$1,970.84	\$1,767.56	\$1,711.37	\$1,589.54	\$1,476.07	\$1,542.43	\$1,389.24	\$1,395.74	\$1,293.19	\$1,200.56	\$1,350.94	\$1,279.93	\$1,117.71	\$1,020.71	\$1,445.65	\$1,659.85	\$1,461.20	\$1,321.96	\$1,446.13	\$1,281.32	\$1,166.89	\$1,091.50	\$4,447.98	\$1,490.88	\$1,383.69		
	0 to 29	\$1,744.31	\$1,581.75	\$1,364.10	\$1,223.40	\$1,184.51	\$1,100.19	\$1,021.64	\$1,067.59	\$961.55	\$966.04	\$895.06	\$830.94	\$935.04	\$885.89	\$773.62	\$706.48	\$1,000.59	\$1,148.84	\$1,011.36	\$914.98	\$1,000.92	\$886.85	\$807.65	\$755.47	\$3,078.62	\$1,031.90	\$957.71		
	30 to 39	\$1,981.80	\$1,797.11	\$1,549.82	\$1,389.96	\$1,345.79	\$1,249.97	\$1,160.74	\$1,212.94	\$1,092.47	\$1,097.58	\$1,016.93	\$944.09	\$1,062.35	\$1,006.50	\$878.95	\$802.66	\$1,136.83	\$1,305.27	\$1,149.05	\$1,039.55	\$1,137.20	\$1,007.60	\$917.62	\$858.32	\$3,497.77	\$1,172.40	\$1,088.11		
	40 to 49	\$2,009.19	\$1,821.94	\$1,571.24	\$1,409.17	\$1,364.37	\$1,267.24	\$1,176.78	\$1,229.69	\$1,107.56	\$1,112.74	\$1,030.98	\$957.14	\$1,077.02	\$1,020.41	\$891.08	\$813.75	\$1,152.53	\$1,323.31	\$1,164.93	\$1,053.90	\$1,152.92	\$1,021.52	\$930.29	\$870.19	\$3,546.11	\$1,188.60	\$1,103.13		
FAMILY EMPLOYER(S) & CHILD(REN)	50 to 54	\$2,541.77	\$2,304.89	\$1,987.73	\$1,782.70	\$1,726.04	\$1,603.16	\$1,488.71	\$1,555.65	\$1,401.15	\$1,407.71	\$1,304.27	\$1,210.86	\$1,362.51	\$1,290.90	\$1,127.30	\$1,029.45	\$1,458.03	\$1,674.08	\$1,473.72	\$1,333.28	\$1,458.51	\$1,292.30	\$1,176.90	\$1,100.86	\$4,486.10	\$1,503.66	\$1,395.56		
	55 to 59	\$3,104.60	\$2,815.26	\$2,427.89	\$2,177.46	\$2,108.23	\$1,958.15	\$1,818.36	\$1,900.12	\$1,711.41	\$1,719.41	\$1,593.08	\$1,478.96	\$1,664.22	\$1,576.75	\$1,376.92	\$1,257.40	\$1,780.90	\$2,044.77	\$1,800.05	\$1,628.52	\$1,781.49	\$1,578.45	\$1,437.50	\$1,344.63	\$5,479.47	\$1,836.63	\$1,704.57		
	60 to 64	\$3,826.95	\$3,470.30	\$2,992.78	\$2,684.07	\$2,598.76	\$2,413.75	\$2,241.44	\$2,342.22	\$2,109.59	\$2,119.47	\$1,963.74	\$1,823.08	\$2,051.43	\$1,943.61	\$1,697.28	\$1,549.97	\$2,195.25	\$2,520.53	\$2,218.87	\$2,007.43	\$2,195.97	\$1,945.72	\$1,771.97	\$1,657.47	\$6,754.36	\$2,263.94	\$2,101.17		
	65 plus	\$5,147.06	\$4,667.37	\$4,025.13	\$3,609.96	\$3,495.20	\$3,246.38	\$3,014.63	\$3,150.17	\$2,837.30	\$2,850.58	\$2,641.12	\$2,451.95	\$2,759.08	\$2,614.06	\$2,282.75	\$2,084.64	\$2,952.51	\$3,389.98	\$2,984.27	\$2,699.89	\$2,953.48	\$2,616.89	\$2,383.19	\$2,229.22	\$9,084.29	\$3,044.89	\$2,825.96		

The premium rates above will be increased 1.7% when full Mental Health Parity benefits apply. Rates for subsequent quarters will be increased by 3%.

GROUP NAME: United Healthcare Insurance Company
EFFECTIVE DATE: 2/1/2012
AREA 9 LOS ANGELES COUNTY 2 ZIP CODES
RAF STANDARD

		Choice Plus												Choice Plus Value				Definity HSA								Non-Differential PPO	Definity HRA	
		J3-A	J3-D	J3-F	J3-K	J3-C	J3-I	6Z-A	J3-J	6Z-B	6Z-C	6Z-D	6Z-E	6Z-G	6Z-H	6Z-F	6Z-I	J3-I	J3-N	6Z-J	J3-Z	J3-O	6Z-K	J3-L	J3-M	6H-H	J3-V	J3-W
		30/250/80	30/500/80	40/500/70	30/1000/80	40/1000/70	40/1000/50	40/1500/70	40/2000/50	30/3000/70	40/4000/60	50/5000/50	40/1000/70	40/1500/70	40/2000/50	40/5000/70	1500/80%	2000/100%	2000/90%	2000/80%	3000/100%	3000/90%	3000/80%	4000/80%	2000/80%	2000/70%	3000/70%	
Age Category		20/250/90%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
EMPLOYEE ONLY	0 to 29	\$439.53	\$398.56	\$343.72	\$308.27	\$298.47	\$277.22	\$257.43	\$269.00	\$242.29	\$243.42	\$225.53	\$209.38	\$235.61	\$223.22	\$194.93	\$178.02	\$252.12	\$289.48	\$254.84	\$230.55	\$252.20	\$223.47	\$203.51	\$190.36	\$861.33	\$260.01	\$241.31
	30 to 39	\$543.97	\$493.27	\$425.40	\$381.52	\$369.39	\$343.10	\$318.60	\$332.92	\$299.86	\$301.26	\$279.13	\$259.13	\$291.59	\$276.26	\$241.26	\$220.32	\$312.03	\$358.27	\$315.39	\$285.34	\$312.13	\$276.57	\$251.87	\$235.59	\$1,066.00	\$321.80	\$298.66
	40 to 49	\$730.47	\$662.39	\$571.25	\$512.32	\$496.04	\$460.73	\$427.83	\$447.06	\$402.67	\$404.55	\$374.83	\$347.98	\$391.57	\$370.98	\$323.97	\$295.85	\$419.02	\$481.10	\$423.53	\$383.17	\$419.15	\$371.39	\$338.22	\$316.37	\$1,431.49	\$432.13	\$401.05
	50 to 54	\$1,012.10	\$917.77	\$791.48	\$709.84	\$687.28	\$638.36	\$592.77	\$619.42	\$557.92	\$560.52	\$519.33	\$482.13	\$542.53	\$514.01	\$448.87	\$409.91	\$580.56	\$666.58	\$586.81	\$530.89	\$580.74	\$514.58	\$468.62	\$438.34	\$1,983.38	\$598.73	\$555.67
	55 to 59	\$1,252.06	\$1,135.37	\$979.15	\$878.14	\$850.23	\$789.71	\$733.32	\$766.29	\$690.20	\$693.42	\$642.47	\$596.45	\$671.17	\$635.88	\$555.30	\$507.11	\$718.21	\$824.63	\$725.95	\$656.77	\$718.43	\$636.59	\$579.73	\$542.27	\$2,453.64	\$740.69	\$687.42
EMPLOYEE & SPOUSE	60 to 64	\$1,633.78	\$1,481.51	\$1,277.65	\$1,145.86	\$1,109.44	\$1,030.47	\$956.88	\$999.90	\$900.62	\$904.82	\$838.33	\$778.28	\$875.78	\$829.74	\$724.59	\$661.70	\$937.17	\$1,076.03	\$947.26	\$856.99	\$937.46	\$830.66	\$756.47	\$707.59	\$3,201.67	\$966.50	\$896.99
	65 plus	\$1,924.10	\$1,744.78	\$1,504.70	\$1,349.48	\$1,306.59	\$1,213.58	\$1,126.92	\$1,177.59	\$1,060.66	\$1,065.61	\$987.31	\$916.58	\$1,031.41	\$977.18	\$853.35	\$779.29	\$1,103.71	\$1,267.25	\$1,115.59	\$1,009.28	\$1,104.05	\$978.27	\$890.90	\$833.33	\$3,770.61	\$1,138.25	\$1,056.39
	0 to 29	\$1,255.17	\$1,138.19	\$981.58	\$880.33	\$852.34	\$791.67	\$735.14	\$768.19	\$691.91	\$695.14	\$644.06	\$597.93	\$672.83	\$637.46	\$556.67	\$508.37	\$719.99	\$826.68	\$727.75	\$658.39	\$720.22	\$638.17	\$581.17	\$543.62	\$2,459.73	\$742.52	\$689.12
	30 to 39	\$1,474.00	\$1,336.63	\$1,152.71	\$1,033.81	\$1,000.94	\$929.70	\$863.31	\$902.12	\$812.54	\$816.33	\$756.35	\$702.17	\$790.13	\$748.59	\$653.74	\$597.00	\$845.52	\$970.81	\$854.62	\$773.19	\$845.78	\$749.43	\$682.49	\$638.39	\$2,888.56	\$871.98	\$809.27
	40 to 49	\$1,586.52	\$1,438.66	\$1,240.71	\$1,112.72	\$1,077.35	\$1,000.67	\$929.21	\$970.98	\$874.57	\$878.65	\$814.09	\$755.78	\$850.46	\$805.74	\$703.64	\$642.56	\$910.07	\$1,044.91	\$919.87	\$832.21	\$910.35	\$806.63	\$734.59	\$687.13	\$3,109.08	\$938.55	\$871.05
EMPLOYEE & CHILD(REN)	50 to 54	\$2,091.96	\$1,896.99	\$1,635.96	\$1,467.21	\$1,420.57	\$1,319.46	\$1,225.23	\$1,280.31	\$1,153.19	\$1,158.57	\$1,073.43	\$996.54	\$1,121.39	\$1,062.43	\$927.80	\$847.27	\$1,199.99	\$1,377.79	\$1,212.91	\$1,097.33	\$1,200.36	\$1,063.61	\$968.62	\$906.03	\$4,099.55	\$1,237.55	\$1,148.54
	55 to 59	\$2,594.27	\$2,352.48	\$2,028.79	\$1,819.51	\$1,761.67	\$1,636.28	\$1,519.43	\$1,587.75	\$1,430.09	\$1,436.76	\$1,331.19	\$1,235.84	\$1,390.66	\$1,317.54	\$1,150.58	\$1,050.72	\$1,488.13	\$1,708.63	\$1,504.16	\$1,360.82	\$1,488.59	\$1,319.01	\$1,201.20	\$1,123.58	\$5,083.93	\$1,534.71	\$1,424.33
	60 to 64	\$3,234.61	\$2,933.14	\$2,529.54	\$2,268.61	\$2,196.50	\$2,040.15	\$1,894.46	\$1,979.64	\$1,783.07	\$1,791.39	\$1,659.76	\$1,540.87	\$1,733.90	\$1,642.74	\$1,434.57	\$1,310.06	\$1,855.44	\$2,130.36	\$1,875.42	\$1,696.70	\$1,856.01	\$1,644.57	\$1,497.68	\$1,400.91	\$6,338.77	\$1,913.51	\$1,775.89
	65 plus	\$4,439.42	\$4,025.67	\$3,471.74	\$3,113.62	\$3,014.65	\$2,800.06	\$2,600.11	\$2,717.01	\$2,447.22	\$2,458.65	\$2,277.98	\$2,114.80	\$2,379.74	\$2,254.62	\$1,968.91	\$1,798.03	\$2,546.55	\$2,923.88	\$2,573.97	\$2,328.68	\$2,547.34	\$2,257.13	\$2,055.54	\$1,922.72	\$8,699.81	\$2,626.25	\$2,437.37
	FAMILY EMPLOYE(S) & CHILD(REN)	0 to 29	\$995.93	\$903.11	\$778.84	\$698.51	\$676.30	\$628.16	\$583.31	\$609.53	\$549.01	\$551.57	\$511.04	\$474.43	\$533.87	\$505.80	\$441.70	\$403.37	\$571.29	\$655.94	\$577.44	\$522.41	\$571.46	\$506.36	\$461.14	\$431.34	\$1,951.70	\$589.16
30 to 39		\$1,091.67	\$989.92	\$853.72	\$765.65	\$741.31	\$688.55	\$639.38	\$668.12	\$601.78	\$604.59	\$560.17	\$520.04	\$585.18	\$554.42	\$484.17	\$442.15	\$626.20	\$719.00	\$632.95	\$572.63	\$626.40	\$555.04	\$505.47	\$472.80	\$2,139.31	\$645.81	\$599.36
40 to 49		\$1,123.37	\$1,018.67	\$878.51	\$787.88	\$762.85	\$708.54	\$657.95	\$687.52	\$619.26	\$622.15	\$576.44	\$535.15	\$602.18	\$570.52	\$498.23	\$454.98	\$644.40	\$739.87	\$651.33	\$589.27	\$644.60	\$571.15	\$520.14	\$486.54	\$2,201.45	\$664.56	\$616.76
50 to 54		\$1,359.62	\$1,232.90	\$1,063.25	\$953.58	\$923.27	\$857.55	\$796.31	\$832.11	\$749.49	\$752.98	\$697.65	\$647.68	\$728.82	\$690.50	\$603.00	\$550.66	\$779.90	\$895.46	\$788.30	\$713.18	\$780.15	\$691.27	\$629.53	\$588.85	\$2,664.40	\$804.31	\$746.47
55 to 59		\$1,607.66	\$1,457.83	\$1,257.24	\$1,127.54	\$1,091.71	\$1,014.00	\$941.59	\$983.92	\$886.22	\$890.36	\$824.94	\$765.85	\$861.79	\$816.48	\$713.01	\$651.13	\$922.19	\$1,058.84	\$932.13	\$843.30	\$922.47	\$817.39	\$744.38	\$696.28	\$3,150.50	\$951.05	\$882.66
FAMILY EMPLOYE(S) & CHILD(REN)	60 to 64	\$2,007.41	\$1,820.32	\$1,569.84	\$1,407.91	\$1,363.16	\$1,266.13	\$1,175.71	\$1,228.57	\$1,106.58	\$1,111.74	\$1,030.05	\$956.27	\$1,076.06	\$1,019.49	\$890.30	\$813.03	\$1,151.49	\$1,322.11	\$1,163.89	\$1,052.98	\$1,151.85	\$1,020.62	\$929.47	\$869.41	\$3,933.86	\$1,187.53	\$1,102.12
	65 plus	\$2,269.75	\$2,058.22	\$1,775.01	\$1,591.91	\$1,541.31	\$1,431.59	\$1,329.37	\$1,389.14	\$1,251.20	\$1,257.04	\$1,164.67	\$1,081.24	\$1,216.70	\$1,152.73	\$1,006.65	\$919.29	\$1,301.99	\$1,494.90	\$1,316.00	\$1,190.59	\$1,302.39	\$1,154.01	\$1,050.94	\$983.03	\$4,447.98	\$1,342.73	\$1,246.16
	0 to 29	\$1,570.98	\$1,424.57	\$1,228.55	\$1,101.83	\$1,066.80	\$990.86	\$920.11	\$961.47	\$866.00	\$870.05	\$806.12	\$748.37	\$842.12	\$797.85	\$696.74	\$636.28	\$901.15	\$1,034.68	\$910.86	\$824.05	\$901.43	\$798.74	\$727.40	\$680.40	\$3,078.62	\$929.35	\$862.51
	30 to 39	\$1,784.87	\$1,618.53	\$1,395.82	\$1,251.84	\$1,212.04	\$1,125.78	\$1,045.38	\$1,092.38	\$983.91	\$988.50	\$915.87	\$850.26	\$956.77	\$906.47	\$791.62	\$722.91	\$1,023.84	\$1,175.56	\$1,034.87	\$936.26	\$1,024.16	\$907.49	\$826.43	\$773.03	\$3,497.77	\$1,055.89	\$979.95
	40 to 49	\$1,809.53	\$1,640.88	\$1,415.11	\$1,269.13	\$1,228.79	\$1,141.33	\$1,059.83	\$1,107.47	\$997.51	\$1,002.16	\$928.52	\$862.02	\$970.00	\$919.00	\$802.55	\$732.88	\$1,038.00	\$1,191.79	\$1,049.17	\$949.13	\$1,038.32	\$920.01	\$837.85	\$783.72	\$3,546.11	\$1,070.48	\$993.49
FAMILY EMPLOYE(S) & CHILD(REN)	50 to 54	\$2,289.21	\$2,075.86	\$1,790.22	\$1,605.56	\$1,554.52	\$1,443.87	\$1,340.76	\$1,401.03	\$1,261.93	\$1,267.81	\$1,174.64	\$1,090.51	\$1,227.13	\$1,162.61	\$1,015.28	\$927.16	\$1,313.14	\$1,507.70	\$1,327.28	\$1,200.80	\$1,313.55	\$1,163.90	\$1,059.95	\$991.46	\$4,846.10	\$1,354.24	\$1,256.84
	55 to 59	\$2,796.11	\$2,535.63	\$2,186.63	\$1,961.07	\$1,898.73	\$1,763.59	\$1,637.64	\$1,711.28	\$1,541.35	\$1,548.54	\$1,434.76	\$1,331.99	\$1,498.86	\$1,420.05	\$1,240.10	\$1,132.47	\$1,603.91	\$1,841.57	\$1,621.19	\$1,466.69	\$1,604.40	\$1,421.63	\$1,294.66	\$1,211.00	\$5,479.47	\$1,654.11	\$1,535.15
	60 to 64	\$3,446.68	\$3,125.45	\$2,695.39	\$2,417.35	\$2,340.51	\$2,173.91	\$2,018.67	\$2,109.43	\$1,899.97	\$1,908.84	\$1,768.58	\$1,641.90	\$1,847.58	\$1,750.44	\$1,528.63	\$1,395.95	\$1,977.09	\$2,270.04	\$1,998.38	\$1,807.94	\$1,977.70	\$1,752.39	\$1,595.87	\$1,492.76	\$6,754.36	\$2,038.97	\$1,892.32
FAMILY EMPLOYE(S) & CHILD(REN)	65 plus	\$4,635.61	\$4,203.58	\$3,625.17	\$3,251.22	\$3,147.88	\$2,923.80	\$2,715.02	\$2,837.09	\$2,555.37	\$2,567.31	\$2,378.65	\$2,208.26	\$2,484.91	\$2,354.26	\$2,055.92	\$1,877.49	\$2,659.09	\$3,053.09	\$2,687.72	\$2,431.59	\$2,659.92	\$2,356.88	\$2,146.38	\$2,007.69	\$9,084.29	\$2,742.31	\$2,545.08

The premium rates above will be increased 1.7% when full Mental Health Parity benefits apply. Rates for subsequent quarters will be increased by 3%.

DEPARTMENT OF INSURANCE

Legal Division

45 Fremont Street, 24th Floor
San Francisco CA 94105



**California Plain-Language
Rate Filing Description**
[for Web site posting, Health & Safety
Code 1385.07(d), Insurance Code 10181.7(d)]

Company Name:

United Healthcare

SERFF Tracking Number

UHLC-127390123

Department File Number: (will be completed by Department)

1. Justification for any unreasonable rate increases.

(Include all information as to why the rate increase is justified. Attach supporting documentation to this PDF file.)

As required under Insurance Code 10181.6, a certification was obtained from Milliman Inc. ("Milliman"), an independent actuarial consulting firm. The conclusion by Milliman is that the premium increases associated with this rate filing is reasonable and therefore no further justification is necessary.

2) Overall annual medical trend factor assumptions for all benefits

12.7%

3) Actual Costs by Aggregate Benefit Category

Hospital Inpatient	Dollar Cost: 63,443,900
	Cost as Percentage of Medicare: n/a
Hospital Outpatient (including ER)	Dollar Cost: 26,780,115
	Cost as Percentage of Medicare: n/a
Physician/other professional services	Dollar Cost: 61,657,708
	Cost as Percentage of Medicare: n/a
Prescription Drug	Dollar Cost: 18,286,364
	Cost as Percentage of Average Wholesale Price: n/a
Laboratory (other than inpatient)	Dollar Cost: Combined in Other
	Cost as Percentage of Medicare: n/a

Radiology (other than inpatient)	Dollar Cost: Combined in Other
	Cost as Percentage of Medicare: n/a
Other (describe)	Dollar Cost and Description: 7,356,601

4) Amount of Projected Trend, by Aggregate Benefit Category, Attributable to Use of Services, Price Inflation, Fees and Risk

Hospital Inpatient	Trend attributable to use of services: 6.8%
	Trend attributable to price inflation: 8.2%
	Trend attributable to fees and risk: n/a
Hospital Outpatient (including ER)	Trend attributable to use of services: 6.6%
	Trend attributable to price inflation: 7.4%
	Trend attributable to fees and risk: n/a

Physician/other professional services	Trend attributable to use of services: 5.6%
	Trend attributable to price inflation: 3.0%
	Trend attributable to fees and risk: n/a
Prescription Drug	Trend attributable to use of services: 6.4%
	Trend attributable to price inflation: 4.8%
	Trend attributable to fees and risk: n/a
Laboratory (other than inpatient)	Trend attributable to use of services: n/a
	Trend attributable to price inflation: n/a
	Trend attributable to fees and risk: n/a
Radiology (other than inpatient)	Trend attributable to use of services: n/a
	Trend attributable to price inflation: n/a
	Trend attributable to fees and risk: n/a
Other (describe)	7.0% use of service, 9.2% price inflation

5) Other Information

Complete and submit the CA Plain Language Spreadsheet.

#630302v7



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milliman.com

Douglas A. Proebsting, FSA, MAAA
Principal and Consulting Actuary

doug.proebsting@milliman.com

August 31, 2011

Actuarial Memorandum

United Healthcare Small Group Policy Filing

QUALIFICATIONS

I, Douglas A. Proebsting, am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of United Healthcare (the "Company") to comply with California Insurance Code section 10181.6 (b) (2). It may not be appropriate for other purposes.

I am affiliated with Milliman, Inc. ("Milliman") an independent actuarial consulting firm that is not affiliated with, nor a subsidiary, nor in any way owned or controlled by a health plan, health insurer, or a trade association of health plans or insurers.

SCOPE

Rate Increase

As a Principal and Consulting Actuary with Milliman, I have written this actuarial memorandum at the request of the Company to discuss the rate filing for its Small Group policies. The proposed rates included in this filing will be effective for new and existing members enrolling or renewing on or after February 1, 2012. Rates are guaranteed for 12 months following the effective date or renewal date. The proposed rates represent an average increase of 2.7% over the currently filed November 1, 2011 rates and a 11.9% average premium rate increase for groups renewing in February, March, and April 2012 over the February 1, 2011 rates with a range across counties of 5.0% to 14.8%.

The proposed rates will decrease from current rates by 2.0% in Riverside and San Bernardino counties and increase by 1.0% in San Luis Obispo County. All other counties are proposed to increase from current rates by 3.0%, which yields a weighted average rate increase of 2.7%.

Plan level rate increases could vary, depending on benefit plan and provider network, geographic location per predefined regions in California, and changes to a group's demographics and health status within the bands allowed.

Unless otherwise amended, the Company is filing for a 3.0% quarterly rate increase beyond 2/1/12 as well, to be applied on 5/1/12, 8/1/12, and 11/1/12 rates. These increases, consistent with our review of rates effective 2/1/12, are similarly reasonable as defined below.

This statement of opinion complies with the Actuarial Standards of Practice 8 and 41, promulgated by the Actuarial Standards Board.

Benefit Changes

The Company is not proposing to modify the benefits or associated factors from the previous filings

RELIANCE

I relied upon information provided by Mr. Gerald R. Lalande Jr., FSA, MAAA, Director of Pricing and Actuary at the Company. While I reviewed the information for reasonableness, I did not audit the underlying data for correctness. Appendix A contains a Statement Regarding Accuracy and Completeness of the Underlying Data Sources provided to me as part of my review and forms a part of this opinion. If the data provided is later determined to be inaccurate, my conclusions could change.

TESTING PROCEDURES AND SAMPLE RATE CALCULATION

As part of my review, I followed the testing procedures outlined in Appendix B.

Attachment C presents a sample calculation of the total monthly premium for a small group renewing February 1, 2012. The rate filing contains the premium details for each plan offering.

OPINION – ACTUARIALLY SOUND IN THE AGGREGATE

In my opinion, the proposed premium rates are actuarially sound in the aggregate. The projected premium income, expected reinsurance cash flows, governmental risk adjustment cash flows, and investment income are adequate to provide for all expected costs, including health benefits, health benefit settlement expenses, and marketing and administrative expenses as provided to me by the Company.

OPINION – REASONABLE PREMIUM RATE INCREASES

In my opinion, the proposed premium rate increases are reasonable. I based my opinion that the rate increase is reasonable on the following factors:

- > The expected small group loss ratio for the twelve month period beginning February 1, 2012 is 81.0%, based on the ratio of projected incurred claims divided by projected revenue. The projected loss ratio is greater than the 80.0% PPACA Minimum Loss Ratio (MLR) standard that was promulgated by the Department of Health and Human Services. The 80.8% projected loss ratio is unadjusted for items such as federal taxes, premium taxes, and quality initiatives that are allowed based on the NAIC's regulations.

The pre-tax margin was -3.3% in calendar year 2009 and -0.3% in calendar year 2010 for the Company.

- > The rate increase is supported by substantial evidence of anticipated claims costs trends. Items 18 and 19 of the Company's filing requirements memorandum provide more detail on claim cost trends.
- > The choice of assumptions is reasonable relating to unit cost increases, per capita utilization increases, and other assumptions.
- > The documentation included in this rate filing is adequate in order to determine the reasonableness of the proposed rate increase.

- > The proposed rates result in rates between insured within similar risk categories that are permissible under applicable California law, and the premium differences correspond to differences in expected claims costs between allowable risk classes. The unisex age rating factors and the benefit plan factors remain unchanged from the previous filing. Consequently, the premium rate change does not result in an unreasonable increase for any particular cohort of policyholders.
- > The proposed rate increases are justified by credible experience data and anticipated changes in unit costs.
- > The proposed average overall annual premium rate increase of 11.9% is greater than the medical care Consumer Price Index for All Urban Consumers, U.S. City average of 3.2%, for the period July 2010 through July 2011.
- > While the proposed rate increase is larger than the medical costs index, material differences between the two measures provide an explanation as to the reasonability of the rate increase. The medical component of the CPI measures price inflation at the retail level. That is, it measures the prices paid for a fixed market basket of medical goods and services. The medical CPI is a retrospective measure and does not account for expected future spending, which is the basis for premium rate setting.

The following factors are included in the medical insurance claims trends that are not included in the CPI measure:

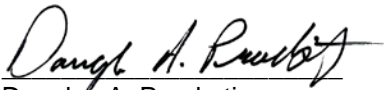
- Increased per capita utilization of services
 - Cost for new technologies
 - Changes in provider practice patterns or the intensity of the service being provided
 - Changes in enrollment mix
 - New mandated benefits
 - Adverse selection
 - Deductible leveraging effect
 - Changes in provider mix and negotiated provider payment arrangement
- > I reviewed the medical trends used in the proposed premium development and found them to be reasonable. The medical trends are prepared by the Company's Healthcare Economics Department using the expected unit cost increase by hospital and medical group and then weighted using the historic volume associated with each provider entity. Expected per capita utilization is also assumed to increase and incorporated into the expected medical claims trend. The trend factors are developed separately for utilization and charge increases.

OTHER FACTORS CONSIDERED

In addition, I considered the items listed below:

- > Return on Equity (ROE) is not considered explicitly in the rate development process and thus was not relied upon in my review. Instead loss ratios and pre-tax margin were considered as noted above.
- > The employee and executive compensation is part of the overall administrative expense assumed in the premium development. I did not review the compensation levels of the staff or executives and offer no opinion on the appropriateness of the compensation levels since it was not considered explicitly in the rate development process (i.e., it is reflected in the total administrative cost).

Respectfully Submitted,



Douglas A. Proebsting
Member of the American Academy of Actuaries
August 31, 2011



Appendix A
Statement Regarding Accuracy and Completeness
Of the Underlying Data Sources

Items Relied Upon During Testing by Milliman

- > Numerous spreadsheets outlining the data collection and parsing process.
- > Spreadsheets detailing the rate development including the PPO claim cost components, benefit plan relativities, geographic cost adjustments and trend application.
- > Spreadsheets presenting the development of the unit cost pricing trend and the utilization increase assumptions.
- > Spreadsheets confirming that the data used in the rate development ties to the financial ledger.
- > Conversations with United Healthcare staff discussing the development of the renewal rating process.
- > Confirmation that filed rates result in premium differences between insureds within similar risk categories that are permissible under applicable State law.
- > Confirmation that Return on Equity (ROE) is not used as a benchmark for pricing and therefore cannot be provided for this filing. A corporate level calculation (not California specific) is all that is available and it is being compiled for future filings.
- > Target medical loss ratio (MLR) used in pricing is compliant with the adjustments allowed under the NAIC's MLR regulation.

The sources identified above were relied upon by Milliman, Inc. in preparing this statement of actuarial opinion.

I, Gerald R. Lalande Jr., Director of Pricing for United Healthcare, hereby affirm that the rate development worksheets identified above and provided to Milliman, Inc. were prepared under my direction, and the data sources relied upon and supporting spreadsheets are to the best of my knowledge accurate and complete, unless otherwise noted below. Finally, I affirm that all information that affects the actuarial items examined has been given to you, and I have disclosed all items of which I am aware that would have a material impact on the rate increase calculation.

8/31/11
Date

Signature

Appendix B Description of Testing Procedures

Under my direction, we reviewed the renewal rating process performed by United Healthcare's Actuarial staff including:

- 1. Claims cost trend rates and development of anticipated unit cost and utilization increases.**
Pricing trend follows a recent / projected average core trend (utilization and cost trend), plus an additional provision for demographic changes and adverse deviation. This provision is reasonable in light of the significant member lapsation and uncertainty of future trends vs. observed and projected claim costs.
- 2. Claims and enrollment base period data collection process and reconciliation to internal financial statements.** The information tied to financial summaries for total claims, premium, and enrollment within small tolerances. The data collected was for incurred dates of 4/1/2010 - 3/31/2011 with run out for two additional months. A provision for incurred but not paid claims beyond the two month run out period consistent with past rate development was held to complete the base period.
- 3. Development of projected claims costs and comparison to revenue generated from application of current rates to current enrollment.** Using information from items 1 and 2 above, we applied the assumptions in the filing to validate the cost and revenue projections. The claim projection includes fee-for-service medical services and prescription drug costs. Projected revenue is estimated using the current revenue adjusted to the current member base times the suggested rate action.
- 4. United Healthcare uses table rates for all small groups that are included with this filing.** The only exception to the table rate is a group assigned risk adjustment factor (RAF) that is applied consistent with the parameters of California small group law and certified by United Healthcare to be compliant. Appendix C provides an example of the rate development for a sample group.
- 5. Proposed rate increases based on comparison of projected loss ratio to target loss ratio.** The proposed rate increase is established to meet the medical loss ratio targets for the projection period.



Attachment C
United Healthcare
Small Group Rate Filing, February 1, 2012
Sample Calculation of Monthly Premium

	Group Info
Product	PPO
Plan	J3-A
County	Riverside
RAF	1.00

Table Rates

	Age Category	J3-A
EMPLOYEE ONLY	0 to 29	\$446.63
	30 to 39	\$552.76
	40 to 49	\$742.27
	50 to 54	\$1,028.44
	55 to 59	\$1,272.28
	60 to 64	\$1,660.16
	65 plus	\$1,955.17
EMPLOYEE & SPOUSE	0 to 29	\$1,275.45
	30 to 39	\$1,497.81
	40 to 49	\$1,612.15
	50 to 54	\$2,125.74
	55 to 59	\$2,636.16
	60 to 64	\$3,286.84
	65 plus	\$4,511.11
EMPLOYEE & CHILD(REN)	0 to 29	\$1,012.02
	30 to 39	\$1,109.31
	40 to 49	\$1,141.52
	50 to 54	\$1,381.57
	55 to 59	\$1,633.62
	60 to 64	\$2,039.82
	65 plus	\$2,306.41
FAMILY EMPLY/SP/CH(S)	0 to 29	\$1,596.37
	30 to 39	\$1,813.71
	40 to 49	\$1,838.76
	50 to 54	\$2,326.18
	55 to 59	\$2,841.26
	60 to 64	\$3,502.34
	65 plus	\$4,710.47

Census

#	Age	Tier	Number of Children	Rates
1.	20	1	0	\$446.63
2.	25	1	0	\$446.63
3.	30	2	0	\$1,497.81
4.	35	3	1	\$1,109.31
5.	40	4	2	\$1,838.76

Grand Total	\$5,339.14
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Appendix B Description of Testing Procedures

Under my direction, we reviewed the renewal rating process performed by United Healthcare's Actuarial staff including:

- 1. Claims cost trend rates and development of anticipated unit cost and utilization increases.**
Pricing trend follows a recent / projected average core trend (utilization and cost trend), plus an additional provision for demographic changes and adverse deviation. This provision is reasonable in light of the significant member lapsation and uncertainty of future trends vs. observed and projected claim costs.
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Small Group Rate Filing, February 1, 2012
Sample Calculation of Monthly Premium

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Product	PPO
Plan	J3-A
County	Riverside
RAF	1.00

Table Rates

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	55 to 59	\$1,272.28
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Census

#	Age	Tier	Number of Children	Rates
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3.	30	2	0	\$1,497.81
4.	35	3	1	\$1,109.31
5.	40	4	2	\$1,838.76

Grand Total	\$5,339.14
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DEPARTMENT OF INSURANCE**Legal Division**

45 Fremont Street, 24th Floor
San Francisco CA 94105



California Rate Filing Form
For Individual and Small Group Health Insurance
Rate Filings for Existing Products, Version 2
(do not use this form for initial filings for new product rates)

The rate filing submission should include:

- 1) This form
- 2) A California Rate Filing Spreadsheet
- 3) An actuarial certification
- 4) A spreadsheet with rate information responsive to Questions 10 & 15, below
- 5) A California Plain-Language Filing Form
- 6) A California Plain-Language Spreadsheet

1) Company Name:

United Healthcare; Contact Gerald Lalande FSA, MAAA; Gerry_Lalande@uhc.com; 714-226-4774

2) Number of policy forms covered by the filing: 1

3) Policy form numbers covered by the filing:

List all of the policy form numbers covered by this filing in column "A" of the "California Rate Filing Spreadsheet". List all product names associated with each policy form number in column "B."

4) Product types covered by the filing. Selected from the following:

<input type="radio"/>	HMO (Health Maintenance Organization)
<input checked="" type="radio"/>	PPO (Preferred Provider Organization)
<input type="radio"/>	EPO (Exclusive Provider Organization)
<input type="radio"/>	POS (Point of Service)
<input type="radio"/>	FFS (Fee for Service)
<input type="radio"/>	Other (describe) _____

- 5) Segment type. One of the following:

<input checked="" type="radio"/>	Small Group (2-50 employees)
<input type="radio"/>	Individual

Note: Large Group, Small Group, and Individual filings should not be combined within a single filing.

- 6) Plan/Insurer Type. One of the following: for-profit company, not-for-profit company

<input checked="" type="radio"/>	For-profit company
<input type="radio"/>	Not-for-profit company

- 7) Whether the products are open or closed. List each open or closed product by policy form number.

For each policy form number, indicate in column "C" of the California Rate Filing Spreadsheet whether the products are open or closed.

If all policy forms listed are open, check here: ☒

If all products listed are closed, check here: ☐

If only some policy forms listed are closed, check here: ☐

- 8) Enrollment:

In column "D" of the California Rate Filing Spreadsheet, state the number of lives, including dependents, covered by each product as of the end of the latest month for which the data has been compiled.

- 9) Insured months in each policy form

In column "E" of the California Rate Filing Spreadsheet, state the number of insured (or member) months for the experience period on which the rates were based. (Does not apply to rates for new products.)

- 10) Annual Rate

In a separate spreadsheet, for each product included in the filing, show the current and proposed annual premium rates for each rating cell.

- 11) Total earned premium

For each policy form list:

In column "F" of the California Rate Filing Spreadsheet, state the experience period on which rates are based,

In column "G" of the California Rate Filing Spreadsheet, state the period for which rates are to be effective,

In column "H" of the California Rate Filing Spreadsheet, state the total premium earned for the experience period on which the rates are based.

- 12) In column "I" of the California Rate Filing Spreadsheet, state the total dollar amount of incurred claims in each policy form for the experience period on which the rates are based.

If helpful to understanding the basis for the filed rate increases, the insurer may, but is not required to, disaggregate incurred claim data into the aggregate benefit categories listed in item 18 below.

- 13) In column "J" of the CA Rate Filing Spreadsheet, state the average rate increase initially requested

The weighted average of the proposed rate increases included in the filing, weighting the increases by the number of covered lives for each product (per item 8, above). Rates for new products are not included in this calculation, as they have a weight of zero. (Does not apply to rates for new products.)

- 14) Review category: One of the following:

<input type="radio"/>	Initial Filing for New Product
<input checked="" type="radio"/>	Filing for Existing Product
<input type="radio"/>	Resubmission

Resubmissions should be submitted through SERFF under the same state filing number and SERFF tracking number assigned to the original submission of this filing. Do not submit resubmissions as a new filing.

- 15) Average rate of increase

In those instances in which there is a revision to the rates requested after initial submission, the revision should be submitted as an amendment to the original submission of this filing under the rate/rule form tab. Submit a revised California Rate Filing Form, a revised spreadsheet responsive to Question 10, and a revised California Rate Filing Spreadsheet, completing columns A, B, and J. Also, in the case of a resubmission, update the information under the "company rate information" field under the "Rate/Rule Schedule" tab in SERFF. The average rate of increase is a weighted average, calculated as in item 13, above.

- 16) Effective date of rate increase: February 1, 2012

The earliest anticipated date that the proposed rate increase, or new product rate, will take effect for a policyholder.

- 17) Number of policyholders or insureds affected by each policy form

This information was provided in item 8, above, and need not be repeated.

- 18) Overall medical trend factor and trend factors by aggregate benefit category:

Overall Medical Trend Factor

“Overall” means the weighted average of trend factors used to determine rate increases included in the filing, weighting the factor for each aggregate benefit category by the amount of projected medical costs attributable to that category.

12.7%

Medical Trend Factor by Aggregate Benefit Category

The aggregate benefit categories are each of the following – hospital inpatient, hospital outpatient (including emergency room), physician and other professional services, prescription drugs from pharmacies, laboratory services (other than hospital inpatient), radiology services (other than hospital inpatient), other (describe).

Hospital Inpatient	15.5%
Hospital Outpatient (including ER)	14.5%
Physician/other professional services	8.8%
Prescription Drug	11.5%
Laboratory (other than inpatient)	Refer to Other
Radiology (other than inpatient)	Refer to Other
Other (describe)	16.8%

Optional Medical Trend Factor by Aggregate Benefit Category by Geographic Region

The insurer may, but is not required to, aggregate additional data in major geographic regions of the state. If the insurer chooses to so aggregate, the major geographic regions of the state are: Northern California (consisting of Monterey, Kings, Tulare, and Inyo counties, and all counties to the north), and Southern California (consisting of San Luis Obispo, Kern, and San Bernardino counties, and all counties to the south).

	North	South
Hospital Inpatient		
Hospital Outpatient (including ER)		
Physician/other professional services		
Prescription Drug		
Laboratory (other than inpatient)		
Radiology (other than inpatient)		
Other (describe)		

19) Projected medical trend

Use the same aggregate benefit categories used in item 18 –hospital inpatient, hospital outpatient (including emergency room), physician and other professional services, prescription drugs from pharmacies, laboratory services (other than hospital inpatient), radiology services (other than Hospital inpatient), other (describe). Furthermore, within each aggregate category quantify the sources of trend, i.e. use of services, price inflation, and fees and risk.

Projected Medical Trend by Aggregate Benefit Category

Hospital Inpatient	Trend attributable to use of services: 6.8%
	Trend attributable to price inflation: 8.2%
	Trend attributable to fees and risk: n/a
Hospital Outpatient (including ER)	Trend attributable to use of services: 6.6%
	Trend attributable to price inflation: 7.4%
	Trend attributable to fees and risk: n/a
Physician/other professional services	Trend attributable to use of services: 5.6%
	Trend attributable to price inflation: 3.0%
	Trend attributable to fees and risk: n/a

Prescription Drug	Trend attributable to use of services: 6.4%
	Trend attributable to price inflation: 4.8%
	Trend attributable to fees and risk: n/a
Laboratory (other than inpatient)	Trend attributable to use of services: Refer to Other
	Trend attributable to price inflation:
	Trend attributable to fees and risk:
Radiology (other than inpatient)	Trend attributable to use of services: Refer to Other
	Trend attributable to price inflation:
	Trend attributable to fees and risk:
Other (describe)	Trend attributable to use of services: 7.0% Trend attributable to price inflation: 9.2%

20) Comparison of claims cost and rate of changes over time

For each proposed rate increase, provide the projected annualized incurred claims cost per insured for the period covered by the proposed rate, the historical incurred claims cost per insured for the most recent 12 months of the experience period on which the rates were based, and the historical incurred claims cost per insured for the next two most recent 12 month periods. Also, compare the rate of change of claims costs over all of the projected and historical periods for which information is provided. Show all claim costs according to aggregate benefit category.

0. Incurred Claims PMPM 4/08-3/09: \$244.90
1. Incurred Claims PMPM 4/09-3/10: \$269.22
2. Incurred Claims PMPM 4/10-3/11: \$297.68

YOY Change

0-1. 9.9%

1-2. 10.6%

- 21) Describe any changes in enrollee/insured cost-sharing, compared to the prior year, associated with the submitted rate filing, including both the absolute amount of the change, and the percentage change, and quantify the impact of each change on each of the rates included in the filing. Also describe any changes in benefits exempted from cost-sharing, as well as any newly-imposed cost-sharing.

Effective 11/01/2011:

- 1) Ten plans in our portfolio will have changes to coinsurance, deductibles, and copays.
- 2) Two plans in the portfolio will be changed to incorporate a per occurrence deductible for both inpatient stay and outpatient surgery.

- 22) Describe any changes in enrollee/insured benefits, including but not limited to hospital inpatient, hospital outpatient (including emergency services), physician and other professional services, laboratory services, radiology services, and other benefits (describe), compared to the prior year, associated with the submitted rate filing, and quantify the impact of each change on each of the rates included in the filing.

N/A

- 23) Submit the required actuarial certification, described in Guidance 1163:2, under the “Supporting Documentation” tab in SERFF.

☒ Submitted

24) Changes in administrative costs

Administrative costs are the costs defined in Sections 158.150, 158.151, 158.160, and 158.161 of 45 Code of Federal Regulations Subtitle A, Subchapter B, in the interim final rule issued by the Department of Health and Human Services on December 1, 2010 at 75 Federal Register 74924-74926. Using those definitions, describe the administrative costs for the policy forms included in this filing for the year prior to the requested rate increase, then also describe any changes in administrative costs, compared to the prior year, associated with the submitted rate filing, and quantify the impact of each change on each of the rates included in the filing. Changes should be shown separately for the costs defined by each of the sections of Code of Federal Regulations listed above in this item. (Does not apply to rates for new products.)

No changes assumed

26) Comments. Place any needed comments here.

None

#632743v16

UNITEDHEALTHCARE INSURANCE COMPANY

450 Columbus Boulevard

P.O. Box 150450

Hartford, CT 06115-0450

**SMALL EMPLOYER GROUP PPO PRODUCT
CERTIFICATION OF COMPLIANCE**

The undersigned, on behalf of UnitedHealthcare Insurance Company ("UHIC"), hereby states and certifies as follows:

1. UHIC is in compliance with the California small group rating requirements set forth in California Insurance Code Sections 10714. UHIC applies a risk adjustment factor to each standard employee risk rate for a particular small employer based on any expected deviations from the standard cost of services. This factor shall not be more than 110 percent or less than 90 percent.
2. UHIC is also in compliance with Sections 10700 through 10715 as related to small employer rates.
3. A change is being made to UHIC's geographic regions (please refer to Attachment "A").
4. UHIC's revised standard employee risk rates for each risk category are enclosed.
5. The highest and lowest risk adjustment factors will be used in setting the rates at which a contract shall be offered are set forth below.

(a) New Business

Currently -- No more than 110 percent or less than 90 percent.

(b) Renewals


Same as for New Business, except that the risk adjustment factor shall not increase by more than 10 percentage points from the risk adjustment factor in the prior rating period.

(c) Discontinued Contracts

Same as for New Business, except that for a contract that UHIC has discontinued offering, the risk adjustment factor applied to the standard employee risk rates for the first rating period of the new contract that the small employer elects to purchase, shall be no greater than the risk adjustment factor applied in the prior rating period to the discontinued contract

6. PacifiCare Life and Health Insurance Company (PLHIC) contracts were withdrawn on renewal beginning January 1, 2010. The Pharmacy Benefit Manager (PBM) for the PLHIC products was Prescription Solutions. UHIC administers its pharmacy benefits through Medco. Employers previously covered under PLHIC will continue to have their pharmacy benefits administered through Prescription Solutions after they migrate to UHIC contracts. The benefit plan designs and premiums charged are identical, regardless of which PBM administers the pharmacy benefits. However, some differences exist between the two PBMs in the formulary definitions and underlying contractual charges.
7. In reference to the Notice sent to all carriers from the California Department of Insurance on December 15, 2010 regarding "Wrapping", United Healthcare does offer plans designated for Health Reimbursement Account (HRA) or other employer deductible payment mechanisms. Premium for these plans do reflect an adjustment for higher utilization associated with the account. Justification was provided with our rate filing effective August 1, 2011.

By:


Gerald R. Lalande Jr., FSA, MAAA
Director, Actuarial Pricing

Dated:

8/30/11

Wrapping: Actuarial Justification of Increased Utilization

Annually, we look at the adequacy of our plan relativities. This includes reviewing the performance of plans with HRA accounts.

In order to look at credible experience by plan, we used twelve months of experience nationally. This includes over 11.9 million member months.

We compare adjusted BCRs between our plans with HRA accounts to traditional plans without wrapping mechanisms. The HRA plans had about 740 thousand member months (average 60,000 members) and the traditional plans had about 9.5 million member months (average 800,000 members). The BCRs are adjusted by the following in order to make a fair comparison

- The age/sex composition is normalized
- Catastrophic claims are smoothed
- Underwriting wearoff is normalized
- Deductible maturity is normalized
- Trend leveraging to 2012 is considered

Most of the HRA membership resides in 100% coinsurance, non-copay plan designs. These plans run 5.1% worse than our traditional plans. This difference is attributed to higher utilization due to the wrapping mechanism.

The HRA membership in non-100% coinsurance plans and in copay plans is less credible. The experience runs worse than traditional plans but not as bad as the HRA 100% coinsurance, non-copay plans.

Based on the analysis results, we reflect higher rates for wrapped plan designs to reflect the higher anticipated utilization. The rate loads are in the chart below.

Wrap/HRA Load	
100% coins, non-copay base	5%
Non-100%	-2%
Copay	-1%

Plans begin with a 5% load. If the plan has a non-100% coinsurance plan design, a copay plan design or both, the 5% load is reduced by the -2%, -1% or both (-3%).

Wrapping is permitted only on UnitedHealthcare HRA eligible benefit plan designs.

**Exhibit I - Distribution of Annual Change in New Business
For Groups Renewing between 02/2012 - 04/2012**

Distribution of Annual Change in New Business	Members	Group Count	Annual Change in New Business
<10%	1,868	265	7.4%
<15%	8,542	1,227	12.9%
Grand Total	10,410	1,492	11.9%

Exhibit II

United Healthcare Post Tax Statutory Income, Capital and Surplus, and RBC Authorized Control Level

Year	Post Tax Statutory Income	Statutory Capital and Surplus	RBC Author Control level
2008	1,867,011,290	2,821,568,928	724,429,349
2009	1,993,882,179	3,425,789,318	843,273,140
2010	2,259,139,159	4,021,961,822	904,906,760
Anticipated 2011	1,985,943,986	4,586,361,580	1,012,906,760

Exhibit III

(Excludes Equity Awards)

	2010 Base Salary	2010 Cash Incentive Awards	Total
S. Hemsley	1,300,000	3,400,000	4,700,000
M. Mikan	700,000	1,400,000	2,100,000
G. Boudreaux	700,000	1,400,000	2,100,000
A. Walters	700,000	1,400,000	2,100,000
L. Renfro	700,000	1,400,000	2,100,000

Source: Proxy Statement

Note:

- 1) United Healthcare Insurance Company (UHIC) has no employees. Compensation is allocated to UHIC as part of a cost sharing agreement with its parent company. We were able to obtain a report of the compensation for the top 5 executives at United Health Group (listed above).

Exhibit IV
Average (Overall) Change in New Business Rates

Product	March 2009	July 2009	October 2009
	Membership (May 2008) Change	Membership (Aug 2008) Change	Membership (Nov 2008) Change
Choice Plus*	28,436	30,752	31,329
Choice Plus Value	0	0	341
Definity HSA	4,540	5,769	6,401
Non-Differential PPO	0	0	0
Definity HRA	11,265	13,408	14,287
	14.7%	5.5%	5.3%

Product	March 2010	May 2010	August 2010	November 2010
	Membership (Feb 2009) Change	Membership (Jul 2009) Change	Membership (Sept 2009) Change	Membership (Jan 2010) Change
Choice Plus	30,187	25,143	23,934	20,551
Choice Plus Value	771	1,654	2,044	2,915
Definity HSA	6,928	7,263	7,527	11,557
Non-Differential PPO	0	0	0	0
Definity HRA	13,463	9,873	7,926	4,201
	0.9%	3.0%	2.4%	3.1%
	11.2%	3.0%	2.4%	3.1%
	14.8%	3.0%	2.4%	3.1%
	5.5%	3.0%	3.0%	3.6%
	7.9%	3.0%	2.4%	3.1%

Product	February 2011	May 2011	August 2011	November 2011
	Membership (Apr 2010) Change	Membership (Jul 2010) Change	Membership (Sept 2010) Change	Membership (Dec 2010) Change
Choice Plus	21,291	23,271	23,289	22,840
Choice Plus Value	3,257	3,915	4,160	4,844
Definity HSA	13,370	14,522	15,017	16,889
Non-Differential PPO	0	0	0	0
Definity HRA	3,450	3,109	2,921	2,512
	2.0%	3.3%	2.8%	2.1%
	3.3%	3.3%	2.8%	-4.5%
	9.8%	3.3%	2.8%	2.0%
	3.6%	3.6%	3.0%	3.0%
	-0.2%	3.3%	2.8%	1.0%

Product	February 2012
	Membership (Apr 2011) Change
Choice Plus	23,307
Choice Plus Value	4,871
Definity HSA	16,699
Non-Differential PPO	0
Definity HRA	2,474
	2.7%
	2.7%
	2.7%
	2.7%
	2.7%

*Stated increases are a composite of PacifiCare and UnitedHealthcare rates. PacifiCare was discontinued in 2010 and migrated to UnitedHealthcare.

<i>SERFF Tracking Number:</i>	<i>UHLC-127390123</i>	<i>State:</i>	<i>California</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>PF-2011-01701</i>
<i>Company Tracking Number:</i>	<i>UHG CA INS 201202</i>		
<i>TOI:</i>	<i>H16G Group Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16G.003A Small Group Only - PPO</i>
<i>Product Name:</i>	<i>UHG CA INS 201202 - 20110830</i>		
<i>Project Name/Number:</i>	<i>UHG CA INS 201202/UHG CA INS 201202</i>		

Attachment "CA Plain Language Exhibit - UHC 02-01-2012.xls" is not a PDF document and cannot be reproduced here.

See next page for attachment.

	A	B	C	D	E	F	G	H
1	CA PLAIN LANGUAGE SPREADSHEET v. 1							
2	Company Name: United Healthcare							
3	Company ID number for this filing:							
4			For the expense period on which the rates are based, premium attributed to:					
			Medical Costs prior to rate increase	Medical Costs after rate increase	Administrative costs prior to rate increase*	Administrative costs after rate increase*	Profit/margin projected prior to rate increase (After-tax)	Profit/margin projected after rate increase (After-tax)
5	Plan Contract Form Numbers	Marketing Names						
6	POL. 1.07 et al	PPO	83.2%	81.0%	16.7%	16.5%	0.7%	2.3%
7								
8								
9								
10								
11	Footnote:							
12	* Administrative costs include agents and brokers fees and commissions.							

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5	Comments
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<i>SERFF Tracking Number:</i>	<i>UHLC-127390123</i>	<i>State:</i>	<i>California</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>PF-2011-01701</i>
<i>Company Tracking Number:</i>	<i>UHG CA INS 201202</i>		
<i>TOI:</i>	<i>H16G Group Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16G.003A Small Group Only - PPO</i>
<i>Product Name:</i>	<i>UHG CA INS 201202 - 20110830</i>		
<i>Project Name/Number:</i>	<i>UHG CA INS 201202/UHG CA INS 201202</i>		

Attachment "CA RATE FILING SPREADSHEET - UHC.xls" is not a PDF document and cannot be reproduced here.

See next page for attachment.

	A	B	C	D	E	F	G	H	I	J	K
1	California Rate Filing Spreadsheet, v. 1										
2	Company Name: United Healthcare										
3	Company ID number:										
4	SERFF ID number for this filing: UHLC-127390123										
5	Policy Form Number	Product Name	Open or closed?	Enrollment	Insured months in each policy form	Experience Period on Which Rates are Based	Period for which rates are to be effective	Total premium earned during the experience period on which the rates are based	Total dollar amount of claims incurred during the experience period on which the rates are based	Average rate increase (weighted average)	Comments
6	POL. 1.07 et al.	PPO	Open	24,464 as of March 2011	311,864 from 4/10 to 3/11	4/10 to 3/11	Beginning 2/1/2012	\$203,911,650	\$177,524,688	2.7% (Quarterly), 11.9% (Annual)	

<i>SERFF Tracking Number:</i>	<i>UHLC-127390123</i>	<i>State:</i>	<i>California</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>PF-2011-01701</i>
<i>Company Tracking Number:</i>	<i>UHG CA INS 201202</i>		
<i>TOI:</i>	<i>H16G Group Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16G.003A Small Group Only - PPO</i>
<i>Product Name:</i>	<i>UHG CA INS 201202 - 20110830</i>		
<i>Project Name/Number:</i>	<i>UHG CA INS 201202/UHG CA INS 201202</i>		

Attachment "Annual Rate - UHC.xls" is not a PDF document and cannot be reproduced here.

See next page for attachment.

	A	B	C	D	E	F
1	Annual Rate					
2	Company Name: United Healthcare					
3	Company ID number:					
4	SERFF ID number for this filing: UHLC-127390123					
5	Policy Form Number	Product Name	Current Annualized Rate	Proposed Annual Rate		
6	POL. 1.07 et al.	PPO	\$ 5,418	\$ 5,565		